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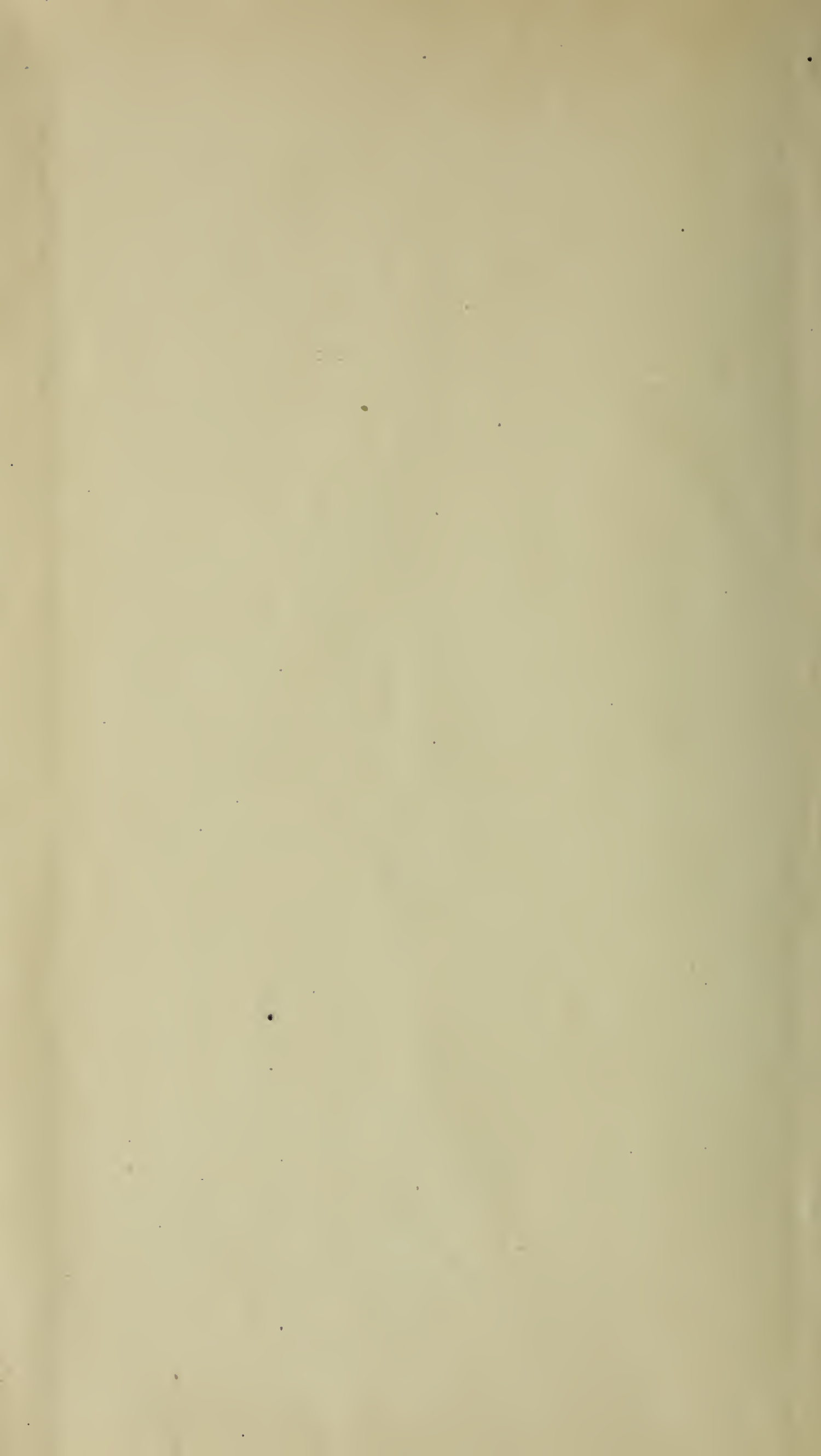
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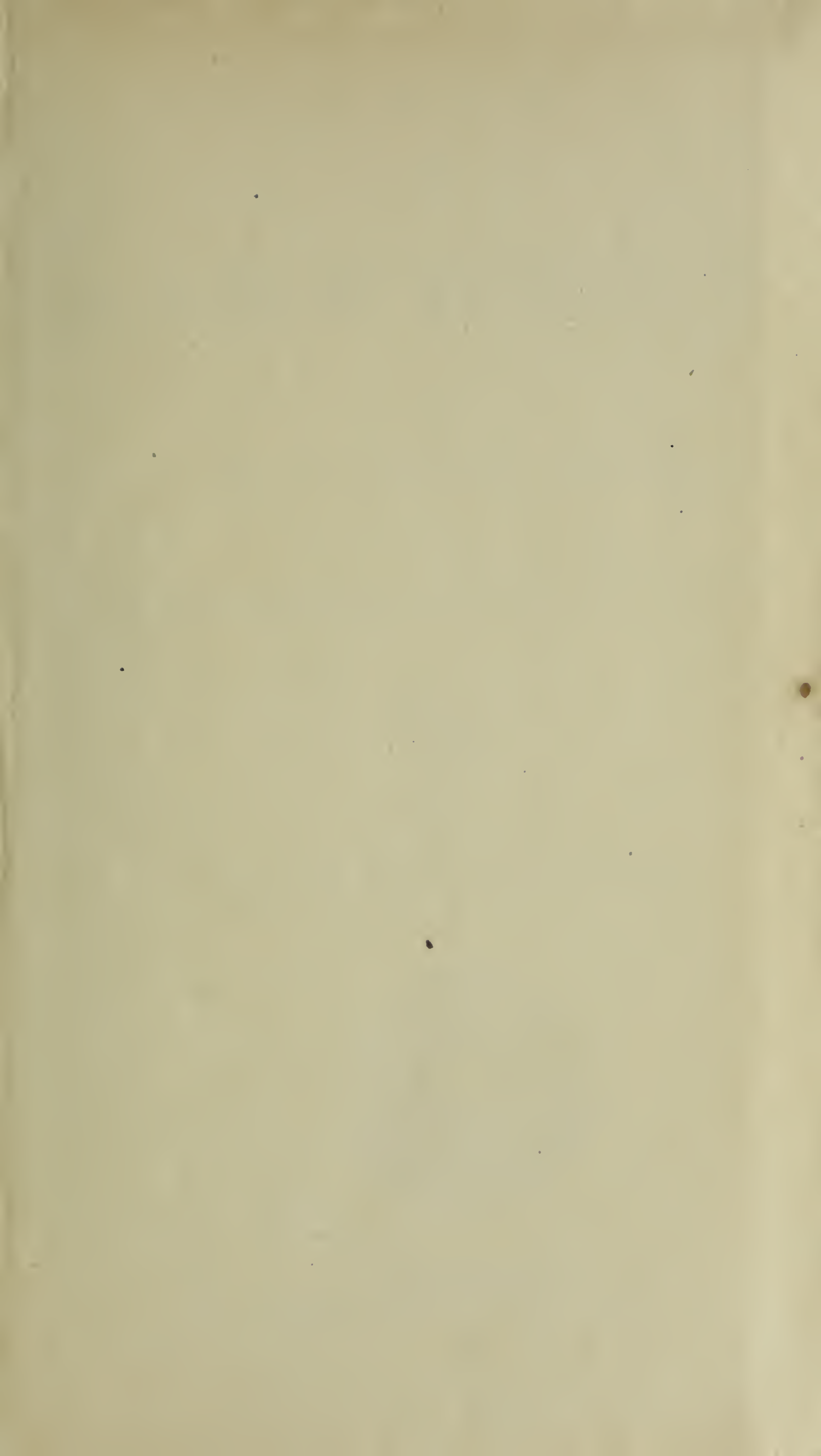


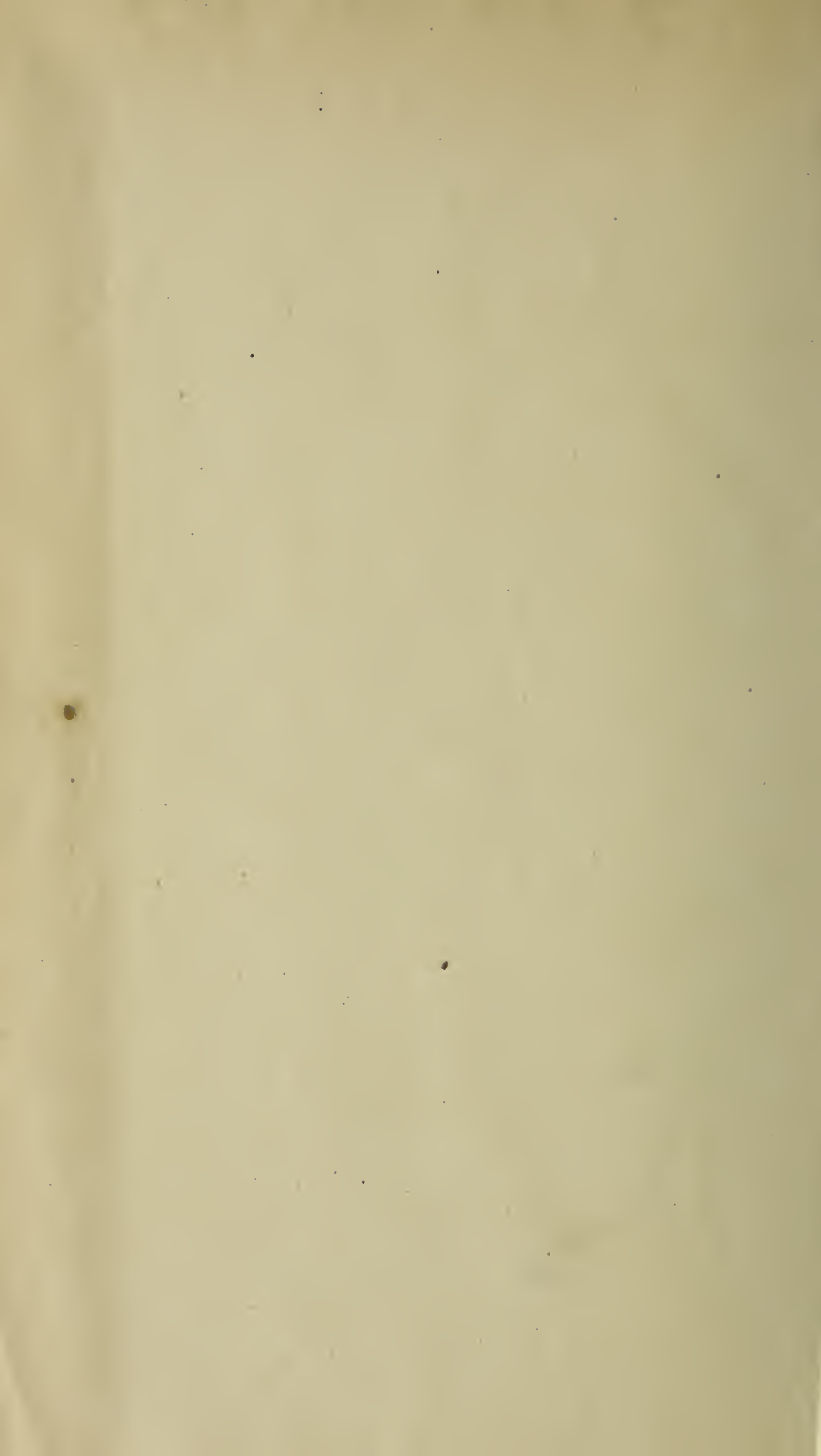














DOCUMENTS  
OF THE  
ASSEMBLY

OF THE  
STATE OF NEW YORK,  
ONE HUNDRED AND FOURTEENTH SESSION,  
1891.

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VOLUME XV.—Nos. 84 AND 85, INCLUSIVE.

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ANNUAL REPORT

OF THE

NEW YORK FOREST COMMISSION,

FOR THE

YEAR ENDING DEC. 31, 1890.

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TRANSMITTED TO THE LEGISLATURE APRIL 28, 1891.

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# STATE OF NEW YORK.

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No. 84.

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## IN ASSEMBLY,

APRIL 28, 1891.

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### FIFTH ANNUAL REPORT

OF THE

Forest Commission of the State of New York.

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STATE OF NEW YORK:

THE FOREST COMMISSION, }  
ALBANY, APRIL 28, 1891. }

Hon. WILLIAM F. SHEEHAN,

*Speaker of the Assembly:*

In pursuance of chapter 283, Laws of New York, 1885, we have the honor to present herewith the Fifth Annual Report of the Forest Commission of the State of New York, and respectfully request that you will lay the same before the Legislature.

Yours very respectfully.

TOWNSEND COX,  
SHERMAN W. KNEVALS,  
THEODORE B. BASSELIN,

*Commissioners.*



## FIFTH ANNUAL REPORT.

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TO THE HONORABLE THE LEGISLATURE :

The presentation of our Annual Report has been unavoidably delayed on account of the death of Mr. A. L. Train, the Secretary of the Commission, his illness having occurred while he was busily engaged in its preparation. A part of the work, however, the Special Report on the Adirondack Park, had been completed before his death and was promptly submitted for your consideration at the opening of the session.

During the year 1890 the work of the Forest Commission has been carried on with activity, and satisfactory results have been obtained. In addition to its usual labor the Commission was intrusted, under joint resolution of the Legislature, with the important task of making the necessary examination of lands suitable for a State park, and preparing a report thereon. An account of the extra work entailed by this duty, together with the recommendations of the Commission in the matter of an Adirondack Park, will be found in subsequent pages of this Report.

During the previous session of the Legislature—the session of 1890—the Commission devoted considerable time and attention to securing additional legislation on forestry matters, and several measures which they deemed necessary to the successful administration of the



affairs of this department were introduced in the Legislature at their request. The Commissioners spent much time on these bills, in a discussion of their merits, and in a careful consideration of their various provisions. All of these bills were favorably considered by the Legislature, and became laws.

We fear, however, that one of them—the one providing for a change of venue in trials for timber stealing—may become inoperative by reason of a recent unfavorable decision in the courts. This decision,\* which was rendered in a suit recently prosecuted by the Fish and Game Commission, denies the right of the people to *demand* a trial in an adjoining county, where the convenience of witnesses requires that it should be tried in the county where the cause of action arose, the court holding that the act simply authorized the venue to be laid in an adjoining county, but did not direct it.

The bill, originated by this Commission, providing for the pay of citizens who are ordered out to assist in extinguishing forest fires, has proved of great advantage in securing the prompt assistance necessary on such occasions, and no complaint has been made that its liberal provisions have been abused. The boards of town auditors, before whom all such bills must come, are composed of citizens whose good sense is an ample safeguard against any overcharge or improper items in the accounts rendered by the Firewardens.

The four bills, relating to the Forest Preserve, which were presented to the Legislature by this Commission, and passed at their request, are known as Chapters 11, 37, 179, and 556, Laws of 1890. They are printed in full in Appendix A of this report.

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\*People v. Coughtry, volume 34, New York State Reporter, page 706.

### Forest Fires.

The remarkable exemption from fire, so noticeable in 1888 and 1889, has continued during the past year; and as before is undoubtedly due, in a large extent, to the Rules and Regulations which have been thoroughly posted throughout the Adirondack and Catskill Preserves, and to the vigilance of the Firewardens. The wide-spread distribution of these printed rules of the Commission regarding the use and abuse of fire has reduced the prevalence of dangerous fires to a minimum, while the efficient organization of the Firewarden system, under which one or more active officials are ready at all times for duty in each town, has prevented the fires, when started, from doing any serious damage.

Some idea of the extent and nature of the forest fires which have occurred during the past year may be obtained from the reports of the Firewardens which we offer here, and to which your attention is respectfully called. It will be noticed that the damage is comparatively nominal.

#### FOREST FIRES IN THE PRESERVE—SEASON OF 1890.

##### ESSEX COUNTY.

Firewarden Daniel Lynch, of the town of Minerva, writes that he was compelled to appoint another district-warden to assist him in the discharge of his duties. The weather being dry, and a great many fallows to burn, Mr. Lynch could not attend to his entire district unassisted. In his report for the year 1890 he says:

“During the spring and summer of 1890 less than one-half of the persons setting fires to burn fallows have given notice to me or to the district-wardens. Still we have been able to take care of the fires so that there has been very little damage. The only forest fire of any extent in this town was near the centre of Township 16 (origin unknown), which ran over 100 acres of old burnt land.”



Forester Powers, of Olmstedville, writes :

"We have been almost free from fires in the towns of Newcomb and Minerva during the past year owing to the wet season and frequent rains which have prevented the ground from becoming dry; and also a growing realization on the part of the community of the destructiveness of forest fires and the necessity for care on their part to guard against them.

"There has been only one fire in this locality which has come to my knowledge, and that was along the road to Newcomb from Minerva, near the Boreas river; and, as near as I could locate it, on Lot 37, Township 26, Totten and Crossfield Purchase, town of Minerva. The fire extended over about forty acres, the district which was swept by the big fire of 1887. It did but little damage, since there was no timber standing upon it. I do not know the origin of the fire, but it may have been started by some travelers. The land burned over was private property."

Thomas F. Madden, Firewarden of the town of Jay :

"I send herewith a report of the forest fires in the town of Jay for the season of 1890. There have been no fires in this town during the past year that have done any damage. There were only two fires which required my attention. I do not know how they originated, but I extinguished them immediately. I do not think there will be many fires this coming summer, as the waste land has a good growth of young timber on it. The town is very well posted with the Rules and Laws."

#### FRANKLIN COUNTY.

W. E. LaFountain, Firewarden for the town of Waverly, reports :

"This part of the Adirondacks (Tupper Lake region) has been during the past year exceptionally fortunate. There has been but one forest fire in this town, and that was extinguished before much damage had been done. The damage, which was on private property, was promptly settled by the parties originating the fire.

"I find, from the experience of the past year, that the guides, lumbermen, sportsmen, and, in fact, all persons are willing to comply with the requirements of the law when they understand the same. I find that the posters giving the rules of the Commission, which were posted in this part, accomplished that purpose nicely."



## FULTON COUNTY.

Firewarden H. C. Robertson, of Mayfield :

"A fire started in this town on April 19, 1889, caused by a man burning brush in his garden. The wind was blowing a gale and it spread rapidly. It was a difficult fire to manage, for it was confined to the brush and briers where a man could not well get near it. I got what help I could, and, taking an old road in the woods, set 'back fires.' This stopped the fire. The damage which is small, if any, except the loss of three or four cords of wood, was on private land. About 200 acres were burned over."

Firewarden Francis Unger, of the town of Bleecker, reports :

"A large fire was started Sunday, April twenty-first, by an old woman burning brush. The fire spread all over her land and thence to the State land adjoining. On the State lot there is an old house occupied by a family named Robertson. All the neighbors helped to extinguish the flames, but this house was very nearly destroyed. The fire did very little damage, there being no timber on the land. I have posted the notices which you sent me, and have explained their purpose to the inhabitants here ; but they will start fires to clear away old stumps and rubbish.

"There was a large fire in the town of Johnstown, south of Bleecker, which destroyed about sixty-five cords of wood."

## GREENE COUNTY.

George H. Beach, Firewarden for the town of Catskill, writes :

"Through the efforts of the Commission the forests in this town have been protected, and the rules regarding fires have been fully observed by the people in this community."

## HAMILTON COUNTY.

Forester George N. Salisbury, reports :

"A fire started on Black mountain, on or about September eighteenth, and burned over the summit and a portion of said mountain, in all about fifty acres of scrub timber. No timber of any particular value was burned.

"Another fire started on October second, but the heavy rains at that time, in my judgment, prevented any damage. These were the only forest fires in my district during the past season, and without doubt they were caused by tourists."

Firewarden Thomas J. Hanley of Wells, writes :

"A large fire occurred here which was caused by someone setting fire to a fallow owned by one Ruslow. Had it not been for the rain, the fire would have done great damage. Mr. Kirk, the Forester for this district, was on hand, and had the above-named Ruslow cited before a justice, but he swore he did not start the fire nor cause it to be started. However, it did not run on State land. I have not consented to any person starting a fallow fire except as the law directs."

William B. Meveigh, Firewarden for the town of Lake Pleasant, gives the following lists of fires which have occurred in his district during the past year:

April 25. On Lot No. 42, T. and C. P., north one-half.

April 29. On Lot No. 7, township 2.

April 30. On Lot No. 8, Gore between township 2 and Oxbow Tract.

June 2. On Lot No. 28, township 2, north one-half.

June 5. On Lot No. 21, township 2, north one-half.

June 7. On Lot No. 120, Oxbow tract.

August 17. On Lot No. 35, township 2, north one-half, T. and C. P.

August 20. Courtney 500 acre Tract.

The above-named statement comprises all the fires in this district which have come to my knowledge, and which have been attended to by me. The damage amounted to very little, if any.

Firewarden James E. Higgins, of the town of Arietta, writes :

"I herewith submit my report for the years 1889 and 1890. I did not report last year because I had nothing to report; and it is about the same this year. All have done their duty like good citizens. We have not had any forest fires, and the only violation of the law that I know of was by an agent of the Morgan Lumber Company, who nailed a board over one of my posters which I had posted on his lumber camp. When I spoke to him about it, he said



that he guessed the Forest Commission could not keep a man from fixing his own house."

Robert M. Kirk, Forester in Hamilton county, in one of his reports to the Albany office includes a statement of the amounts collected from the various towns in Hamilton county by their respective Firewardens for services rendered in extinguishing forest fires. The names and amounts are as follows:

Isaac H. Brownell, town of Hope.....	\$12 00
James E. Higgins, town of Arietta.....	30 00
George D. Rhodes, town of Benson.....	4 00
E. A. Wilson, town of Indian Lake.....	37 00
Wm. B. Meveigh, town of Lake Pleasant.....	24 00
H. M. Forster, town of Morehouse.....	27 75
R. H. Hanley, town of Wells.....	98 00
	=====

#### HERKIMER COUNTY.

Firewarden John Degenkolb, of the town of Ohio, writes:

"No fires have occurred in this town during the past two years. The people are getting more careful about setting fire to brush in dry weather."

Forester Henry Studor writes:

"There has not been a single case of fire under my observation in my district this year. The season has been an exceptionally wet one; in fact, there have not been any fires of any account in my district for the past five years. Of course, the greater part of this district is virgin forest, and consequently there is not much food for a large fire. The only danger, that threatens this region in the future, will be from the effects of the cyclone of last June. That tornado blew down an immense quantity of timber. When this timber becomes thoroughly dry, if some careless person should drop a match in one of these wind falls it would necessarily create a large fire.

"I find people who visit the woods are very careful in regard to fires and also to the *girdling of trees*. Several years ago it was a

rare thing to find a camp covered with shingles ; and now it is just as rare to find one covered with bark.”\*

### LEWIS COUNTY.

Forester Robert Cline writes that two small fires occurred in the town of Croghan, in May last. One burned over about 100 acres, and the other about seventy-one acres ; both caused by burning fallows.

### SARATOGA COUNTY.

Firewarden Gilbert C. Hodges, of Wilton, reports :

“We have had several fires in this town caused by parties who were burning clearings. I was notified of their intention several days before the fire. I was on hand with a force of men capable of controlling it, and so no damage was done.”

Firewarden Edward McDonnell, of Half Moon, reports :

“A fire occurred in this town on March twenty-sixth, and burned over about fourteen acres.

“On the twenty-eighth of March another fire was started on the farm of Mary Fitzgerald, three miles south of Mechanicville. The fire originated from a spark or cinder blown from an engine on the Delaware and Hudson Railroad. About ten acres were burned over. By considerable labor this fire was prevented from burning over a large meadow. The timber on the lot is about thirty years' growth, composed of oak, hickory, maple, and white pine. The damage amounted to about \$200.

“On May fifteenth another fire started on McDonnell's sons' farm, four miles north of Waterford, on the line of the Delaware and Hudson Railroad. The fire, which was started by a spark from an engine,

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\* Forester Studor refers here to the following paragraph in the printed Rules and Regulations of the Forest Commission, which have been thoroughly posted throughout the Forests :

“Felling trees, and girdling or peeling bark from standing trees are prohibited. Fallen timber, only, may be used for fire-wood and camp construction.”

Previous to the posting of the printed Rules of the Forest Commission, the universal practice throughout the Adirondack Wilderness had been to construct temporary camps by using bark which was stripped from standing timber. It is gratifying to note that this practice, which once destroyed so many beautiful trees, has well nigh ceased.



burnt over one-half acre of meadow land. Damage about fifty dollars. The railroad company have no men to look after fires here.

"The linemen employed by the Western Union Telegraph Company have done a great deal of damage along their lines in this town by cutting several large branches off of fruit and forest trees that stand on the land of farmers. I have tried all I could to prevent it. They claim a right to do so by their charter."

On the eleventh of October, Mr. McDonnell again wrote to the Commission, saying in substance:

"I herewith present to you the following account of the several fires that occurred in this town since my last report: Also, of the other services which I have rendered as Firewarden.

"I received from you ten cards and ten copies of the Laws and Rules which I posted. I regret to say that a few of the cards have been destroyed. The lineman employed by the telegraph company have been in the habit of cutting and hacking off large branches of trees; but I have succeeded in stopping that practice, to the great relief of the owners of the trees.

"There were several fires during the months of July and August, caused by sparks blown from engines running on the Delaware and Hudson Railroad. The first fire started on the farm of W. F. Wilson. There were burned over about twelve acres of meadow land belonging to Mr. Wilson; thirteen acres of wood land on the farm of J. P. Leland; about six acres of wood land on the farm of Miss M. J. Flynn; about eight acres of meadow land and a lot of fence on William Steele's farm; and seven acres of meadow land and a lot of fencing on my farm. Fourteen acres of meadow, a lot of fence and two gates, and two lots from which the timber had been cut for the purpose of improving, were also burned over.

"The woodlands along the line of the Delaware and Hudson Canal Company Railroad have been damaged considerably by fires caused by sparks from engines on the railroad. The company pays no attention to fires thus caused."

John Skym, Firewarden for the town of Moreau, writes:

"Previous to the establishment of the Forest Commission, fires were of frequent occurrence, especially on the mountains (where there is a forest of about 6,000 acres), these mountain fires being caused by hunters or camping parties. Since I have been Fire-

warden not a single fire has occurred. I have taken extra pains to keep the cards posted in the most dangerous places. I have had farmers come eight and ten miles to inquire the rules and laws in regard to burning a fallow, and in every instance there was no damage arising from the same."

Firewarden Reuben E. Cronkhite, of Greenfield, writes :

"No fires have occurred in this district during the year, and all posters received from the Forest Commission have been placed in conspicuous places, as directed."

Firewarden Anson J. Larkin, of Ballston, reports :

"A freight train on the Delaware and Hudson railroad left Ballston on July twenty-third, and a spark from its engine started a fire about one-quarter of a mile north of the station, caused by a defect in the spark arrester. A short time ago the residence of Silas Briggs in South Ballston was set on fire. The fire broke out in the shingles immediately after the passage of a freight train. About one acre was burned over yesterday. I employed two men to extinguish said fires."

#### SULLIVAN COUNTY.

Firewarden Henry J. Gobleman, of Delaware, wrote :

"On April thirtieth, I was notified that a fire was raging along the line of the New York, Lake Erie and Western Railroad, in the town of Fremont, and close to the town line of the town of Delaware.

"As the Firewarden for the town of Fremont lives at least six miles from where the fire was raging, I at once secured help and extinguished it. We had several forest fires in the town of Delaware during the past season, all of which were promptly extinguished, except one which occurred April twenty-first, and which raged for nearly twenty-four hours. It burned over three or four hundred acres of wood land, and was then extinguished after a hard fight. I do not know the origin of this fire, but I think it was caused by someone throwing a stub of a cigar in the leaves, as it started along a public highway."

James Purcell, Firewarden for the town of Monticello :

"The number of small forest fires has been considerable, but all parties have complied with the instructions, and no especial damage has been done. I attended to the several duties required of me.



"We had a number of fires along the railroad, and scattered through the town. One fire on the barrens, in the east part of the town, burned over about 200 acres. It was claimed to be incendiary, but I could not see it in that light, as all the hoop poles and valuable timber were removed before the fire was started. One-half of these barrens is burned over every year, which, it is said, makes the berry crop better. If I could keep the fire off for two or three years more, there would not be much damage. I have no serious complaints to make."

In another letter Mr. Purcell writes as follows:

"As the chief dependence of those who live on the barrens is picking huckleberries, it is impossible to watch them and prevent them from starting fires. These fires having once started, it is impossible to stop them until we "back-fire" from the roads; and as there are few roads it burns over a large tract of land before it can be stopped. I live on an elevation about two miles from the barrens, and I can see the smoke about as soon as it starts. These barrens are located on the town line of Thompson and Mamakating, and the Firewarden of the town of Mamakating lives about one and one-half miles from the town line. Our people here are now aware that provisions have been made for taking care of fires, and for receiving pay for services rendered at same."

Wesley Marshall, Firewarden for Mamakating, writes:

"A forest fire was started April 16, 1890, by a freight train on the Ontario and Western Railroad near Summitville. It burned over 500 acres belonging to Mr. Selden of New York city, and Dr. Bonesteel of Summitville, N. Y.

"The same train set fire to the woods near Wurtsboro, but the latter fire was extinguished in a short time, and no damage was done."

#### ULSTER COUNTY.

Frank Palen, Firewarden for the town of Olive, reports as follows:

"I have attended one forest fire in the year 1889, which burned over about 100 acres of mountain land, estimated loss about \$300. Said land is owned by John Beesman. The cause of the fire is unknown."

Firewarden George N. Lewis, of the town of Olive, writes :

"I have to report a fire which took place on the ninth and tenth of May, on the South Cross mountain in this district. It burned over about seventy-five acres on which there was not much timber, but a large number of hoop poles. I was away at the time, but my son, whom I had instructed what to do in such a case, fought the fire as long as he could, and when he found it getting too much for him, went below and summoned the neighbors to his assistance.

"I would have reported this before, but have delayed in the hope of finding the cause of the fire, as I believe it was incendiary."

Mr. Jefferson Longyear, Justice of the Peace of the town of Shandaken, writes :

"Notice was given me on the twenty-fourth day of April, that fires were raging in the mountains between the Chichester Chair Factory and the Ulster and Delaware railroad, and that valuable timber was in danger of being destroyed. There was also a fire on Woodland Hollow mountain. I ordered men out and extinguished both fires."

Forester Hogan, reported :

"The Shawangunk mountains on the east side have been burning for the last week. There have been about 1,400 acres burned over. All light and small timber. This same land was burned over about two years ago.

"Along the Ontario and Western Railroad a fire burned over several hundred acres. It was started by a spark from an engine on the above-named road. It was extinguished by men who came from Summitville. The mountain was on fire at Walker Valley, and burned from there to Sam's point. About 1,000 acres were burned over on the top of the mountain. There was no timber of any value burned, as the fire was mainly in the huckleberry fields.

"A large fire started in the vicinity of Rosendale, and about 800 acres were burned over. There was no timber of any size burned, mostly brush. None of these fires were on State land."

#### WARREN COUNTY.

Firewarden E. B. Middleton, of the town of Bolton, writes:

"There was a fire on the farm of Oliver Hammond, on the 15th of August, 1890. The fire was started by A. M. Reeves. He was



arrested and in settlement paid the damages, which were fifty dollars. There were nearly three acres burned over. It was second-growth pine."

Benjamin Brown, Firewarden for the town of Chester, reported:

"On August eighteenth, a fire started on lands owned by Samuel Fish. I went to the place with six men, whom I summoned on the way, and by trenching and "back-firing" and carrying hundreds of pails of water, we succeeded in extinguishing the fire. It burned over from two to three acres. If the fire had not been stopped immediately, great damage would have been done to a large tract of forest land owned by different parties. The land on which this fire occurred had just been lumbered, and if the fire had got into that chopping it would have made a clean sweep of hundreds of acres; but by hard work we succeeded in averting the calamity."

#### WASHINGTON COUNTY.

Forester Flynn reports:

"A forest fire burned over about eight or ten acres of land north of Shushan. The fire was extinguished within three hours after I was notified. There was not much damage done, as there was but little valuable timber growing on the land. All private property. Cause of fire unknown. There were three other fires along the line of the Delaware and Hudson Railroad which I discovered as soon as they started, and ordered out the men. These fires were extinguished quickly, and but very little damage was done. The fire was started, no doubt, by sparks from an engine."

#### Firewardens.

The organization of the force of Firewardens has not been effected without considerable care and labor, it having involved the careful consideration of 281 separate appointments.

The maintenance of this system entails, also, a large amount of office work in the way of correspondence and in forwarding to each Firewarden the necessary packages

of posters, rules, and other supplies. In addition to the 281 Firewardens in the counties of the Forest Preserve, there are the 430 supervisors, in the other counties, who are Firewardens *ex officio*, with each of whom a correspondence is maintained.

No salary is attached to the position of Firewarden ; still the Commission has succeeded in filling the places with good citizens, intelligent men, who in every instance have shown themselves equal to the responsibilities devolving upon them, and have evinced a zeal and efficiency which argues well for the future care and preservation of our forest lands.

Each Firewarden, when appointed, is furnished with a warrant, bearing the signature and seal of this Department. This warrant reads as follows:

STATE OF NEW YORK:

THE FOREST COMMISSION,  
ALBANY, N. Y., ..... 189.. }

..... Esq.,

*Town of ..... County of .....*

The Forest Commission hereby appoints you a Firewarden in and for your town, in accordance with the provisions of the "Act to establish a Forest Commission," etc., passed May 15, 1885.

It will be your duty, as Firewarden, whenever a forest fire occurs within the limits of your town, whether it be on State or other lands, to promptly notify a sufficient force to assist you; to go to the place where the fire is burning, and to take charge of and to direct the work necessary for extinguishing it. All persons in the territory, whom you may order to render you such assistance, are required by law, to obey your order, and any person who may refuse to act in obedience to your order is, by statute, liable to a fine of not less than five nor more than twenty dollars.

If a forest fire occurs in your vicinity, although it may be in the adjoining town, it will be as much your duty to go immediately to the place of such fire as if it were in your own town; and, in the



absence of the Firewarden of the town within the limits of which such fire may be, to assume the same authority, and to discharge the same duties that you are empowered to assume and discharge in your own town, until the arrival of the Firewarden of that town, upon which you will turn over all charges of the fire to him.

The same diligence and exertion must be used for the extinction of forest fires on private lands as on lands of the State. The public welfare requires that all forests should be protected from fire, no matter to whom they may belong.

After a forest fire has occurred in your town you must make a report of the same to the Forest Commission, stating the date and place of the fire, the number of acres burned over, the amount and nature of the damage, and the cause of the fire, if known.

Your attention is called to the provisions of the twentieth section of the Forest Commission Act, for dividing your town into fire districts. Action thereon, is left to your own discretion; but if taken, you should report it to the Commission.

It is essential that the rules and regulations of this Commission, governing the methods of preventing and extinguishing forest fires, should be made fully known to the public. To that end you will be required to post, and keep posted, the cards containing the printed rules throughout your town, conformably to the provisions of section 30 of the before mentioned Forest Commission Act, and wherever you may judge it to be necessary in order to accomplish a complete public notification. Such posted cards as may, at any time, be missing should be replaced at once. The cards will be furnished to you, and you can always be supplied with them on application to the Commission.

A Firewarden is required, by law, to be a resident of the town for which he is appointed. If you do not reside in the town, herein named, or if you should hereafter change your residence to another town, please notify this Commission at once.

The office of a Firewarden is distinct from that of a Forester. Firewardens are not required to discharge any duties except those necessary for the prevention and extinction of forest fires, as before explained, and such other duties for a like purpose, as may be, from time to time, assigned to them by this Commission.

It is provided, by statute, that the pay of a Firewarden for his official services shall not exceed the sum of two dollars a day for the

time that he may be actually employed; and also, that the bills of Firewardens shall be paid by their respective towns. You are to render all your bills for services to your town, and if you have any difficulty in having such bills audited and paid you should notify the Forest Commission.

This appointment is tendered to you in reliance upon a recommendation in which this Commission places confidence. Should you accept the appointment you are expected to discharge the duties of your office zealously, faithfully, in full compliance with the letter and spirit of the Forest Commission Act, and of the Rules of the Commission (both of which you are asked to read carefully), and in a manner at once honorable to the Forest Commission and yourself.

Be kind enough to inform the Commission immediately, whether you accept or decline your appointment; and in case that your acceptance is not forwarded within thirty days from date, you will be understood as declining.

By order of the Forest Commission.

[L. S.]

..... *Secretary.*

### Rules and Regulations.

As frequent reference is made in these pages to the Rules and Regulations established by this Department for the care and protection of the forests, we reprint them here. These rules are printed on heavy cards 12 x 15 inches. Latterly they have been printed on white muslin, as this material has proved more durable, the most of the placards being posted in the woods, or on fences, school-houses and mills, where they are exposed to the weather. Over 15,000 of these rules have been posted by the Foresters and Firewardens throughout the Preserve counties, and the Commission believes that much of the immunity from fire is due to their general distribution. They have been an important aid in warning the careless, and in educating the people in this particular.

Much of the force and value of these regulations is lost because there is no penalty attached to their violation; and,



the Commission is not authorized to add any clause in this respect. The attention of your honorable body, however, has been called to this matter, and we trust that this defect will soon be remedied, and the Commission be empowered by law to enforce its rules.

## RULES FOR THE PREVENTION AND SUPPRESSION OF FOREST FIRES AND FOR THE PROTECTION OF FOREST TREES.

[Established by the Forest Commission.]

1. All persons intending to light fires for the purposes of clearing or improvement, must give notice of their intention to the nearest Firewarden before such fire is lighted. They must also give notice to all owners or occupants of adjoining lands, at least forty-eight hours before lighting such fires, which will be permitted only when the wind is favorable.

2. No fires, of the character before specified, will be permitted until the trees are in full leaf. After such fires are lighted competent persons must remain to guard them until the fire is completely extinguished.

3. Fires will be permitted for the purpose of cooking, warmth, and insect smudges; but before such fires are kindled, sufficient space around the spot where the fire is to be lighted must be cleared from all combustible material; and before the place is abandoned, fires so lighted must be thoroughly quenched.

4. All fires, other than those hereinbefore mentioned, are absolutely prohibited.

5. Hunters and smokers are cautioned against allowing fires to originate from the use of firearms, cigars, and pipes; and all persons are warned that they will be held responsible for any damage or injury to the forest which may result from their carelessness or neglect.

6. Felling trees, and girdling or peeling bark from standing trees, are prohibited. Fallen timber, only, may be used for firewood and camp construction.

7. Foresters and Firewardens are instructed, and all citizens are requested, to report to the Forest Commission immediately all cases

of damage or injury to forest trees arising from a violation of these rules, which may come to their knowledge.

Beneath these rules, and on the same placard, are printed the following extracts:

## LAWS OF THE STATE OF NEW YORK.

### CHAPTER 283, LAWS OF 1885.

#### AN ACT to establish a Forest Commission, etc.

§ 10. The forest warden, forest inspectors, foresters, and other persons acting upon the forest preserve under the written employment of the forest warden, or the forest commission, may, without warrant, arrest any person found upon the forest preserve violating any of the provisions of this act; but in case of such arrests, the person making the arrest shall forthwith take the person arrested before the nearest magistrate having jurisdiction to issue warrants in such case, and there make, or procure to be made, in writing, a complaint, upon which complaint the magistrate shall act as the case may require.

§ 30. The forest commission shall, with as little delay as practicable, cause rules for the prevention and suppression of forest fires to be printed for posting in school-houses, inns, saw-mills and other wood-working establishments, lumber camps, and other places, in such portions of the State as they may deem necessary. Any person maliciously, or wantonly, defacing or destroying such notices shall be liable to a fine of five dollars. It shall be the duty of forest agents, supervisors, and school trustees, to cause these rules, when received by them, to be properly posted, and replaced when lost or destroyed.

§ 31. Any person who shall willfully or negligently set fire to, or assist to set fire to, any waste or forest land belonging to the State or to another person, whereby the said forests are injured or endangered, or who suffers any fire upon his own land to escape or extend beyond the limits thereof, to the injury of the woodland of another or of the State, shall be liable to a fine of not less than fifty dollars, nor more than five hundred dollars, or to imprisonment of not less than thirty days nor more than six months. He shall also be liable in an action for all damages that may be caused by such



fire, such action to be brought in any court of this State having jurisdiction thereof.

REVISED STATUTES, SEVENTH EDITION, PAGE 575.

Section 74 (as amended by chapter 256, Laws of 1889):

Every person who shall trespass on any lands belonging to the people in this state, or on any Indian lands, or who shall trespass upon any other lands within the bounds of the forest preserve, or which may hereafter be included in the forest preserve, by cutting or carrying away timber growing thereon, shall forfeit and pay the sum of twenty-five dollars for every tree that shall be cut or carried away by him or under his direction.

FROM THE PENAL CODE.

§ 414. A person, having been lawfully ordered to repair to the place of fire in the woods and assist in extinguishing it, omits, without lawful excuse, to comply with the order, is guilty of a misdemeanor, and shall forfeit the sum of fifty dollars and be liable to a fine and imprisonment.

§ 640. *Malicious injury and destruction of property.*—A person who willfully cuts down, destroys or injures any wood or timber standing or growing or which has been cut down and is on lands of another or of the people of the state; or cuts down, girdles, or otherwise injures a fruit, shade, or ornamental tree, standing on the lands of another or of the people of the State, is punishable by imprisonment not exceeding three months, or a fine not exceeding two hundred and fifty dollars, or both.

For the benefit of many who are personally interested in various localities within the Forest Preserve, we furnish here a list of the Firewardens appointed by this Commission, together with the district and post-office address of each:

LIST OF FIREWARDENS IN THE SIXTEEN COUNTIES EMBRACING THE  
LANDS OF THE FOREST PRESERVE.*Clinton County.*

Town.	FIREWARDEN.	P. O. Address, N. Y.
Altona.....	Charles E. Norcross....	Altona.
Ausable.....	Richard A. McCormick..	Clintonville.
Beekmantown.....	Samuel Craig.....	Beekmantown.
Black Brook.....	W. W. Pierce.....	Black Brook.
Champlain.....	Robert McCrea. . . . .	Champlain.
Chazy.....	Kirtland H. Buckman...	Chazy.
Clinton.....	George W. O'Neil.....	Frontier.
Dannemora.....	Charles Richardson....	Lyon Mountain.
Ellenburgh.....	Charles W. Hutchins....	Ellenburgh Centre.
Mooers.....	P. L. Mahan.....	Mooers.
Peru.....	George P. Hallock.....	Peru.
Plattsburgh.....	George W. Ostrander....	West Plattsburgh.
Saranac.....	S. P. Morgan.....	Standish.
Schuyler Falls.....	James H. Lobdell.....	Schuyler Falls.

*Essex County.*

Chesterfield.....	Sidney E. Maders.....	Keeseville.
Chesterfield.....	Carlos W. Rowe.....	Keeseville.
Crown Point.....	.....	.....
Elizabethtown.....	Friend A. Brown.....	Elizabethtown.
Essex.....	George Tucker.....	Essex.
Jay.....	Thos. F. Madden.....	Lower Jay.
Keene.....	Almeron Hale.....	Keene.
Lewis.....	A. R. Whitman.....	Lewis.
Minerva.....	Daniel Lynch.....	Olmstedville.
Minerva.....	John Spring.....	Olmstedville.
Minerva.....	William Bennett.....	Olmstedville.
Minerva.....	Nelson Hyatt.....	Boreas River.
Minerva.....	Byron Jones.....	Olmstedville.
Moriah.....	Jas. W. Wright.....	Moriah.
Newcomb.....	Benj. Sibley.....	Newcomb.
North Elba.....	Lemuel S. Parkhurst....	North Elba.
North Hudson.....	Lyman Chaffee. . . . .	Schroon River.
North Hudson.....	Jos. Lamb.....	Schroon River.
North Hudson.....	Edward Owens.....	Schroon River.
North Hudson.....	Edward Ploof.....	Schroon River.
St. Armand.....	Wallace Goodspeed.....	Franklin Falls.
Schroon.....	Chas. C. Whitney.....	Schroon Lake.
Ticonderoga.....	Alex. H. Weed.....	Ticonderoga.
Westport.....	Israel Pattinson.....	Westport.
Willsborough.....	Elliott S. Palmer.....	Willsborough.
Wilmington.....	Patrick Davey.....	Wilmington.



## LIST OF FIREWARDENS, ETC.—(Continued)—Franklin County.

Town.	FIREWARDEN.	P. O. Address, N. Y.
Altamont .....	J. H. Weir .....	Tupper Lake.
Bangor .....	Silenus Washburn .....	North Bangor.
Belmont .....	Wm. L. Heading .....	Belmont Centre.
Belmont .....	N. Grobuski .....	Chasm Falls.
Belmont .....	Fred R. Earle .....	Chasm Falls.
Belmont .....	Bradley Morrison .....	Chateaugay Lake.
Bombay .....	.....	.....
Brandon .....	George A. Martin .....	Skerry.
Brighton .....	F. T. B. Weller .....	Paul Smith's.
Burke .....	Henry Jordan .....	Burke.
Chateaugay .....	Henry P. Beckwith .....	Chateaugay.
Constable .....	Fayette Langdon .....	East Constable.
Dickinson .....	William Morrill .....	Dickinson Centre.
Duane .....	E. M. Ladd .....	Duane.
Fort Covington .....	George Higgins .....	Fort Covington.
Franklin .....	Ferd. W. Chase .....	Loon Lake.
Harrietstown .....	Isaiah Vosburgh .....	Saranac Lake.
Malone .....	Ernest Gleason .....	Malone.
Malone .....	Eugene E. Low .....	Malone.
Malone .....	Horace Helms .....	Malone.
Moirs .....	Geo. C. Conger .....	Bushton.
Santa Clara .....	.....	.....
Westville .....	Geo. H. Williams .....	Westville Centre.
Waverly .....	W. E. LaFountain .....	Moody.

*Fulton County.*

Bleecker .....	Francis Unger .....	Bleecker.
Broadalbin .....	J. W. Cleveland .....	Broadalbin.
Caroga .....	Fred. Bosquet .....	Pine Lake.
Ephratah .....	Albert Gray .....	Garoga.
Johnstown .....	Charles Gage .....	Johnstown.
Mayfield .....	Hamilton C. Robertson .....	Mayfield.
Northampton .....	.....	.....
Oppenheim .....	Chauncey Brown .....	Oppenheim.
Perth .....	.....	.....
Stratford .....	George Bowers .....	Stratford.

*Greene County.*

Ashland .....	Wilbur F. Lee .....	Ashland.
Athens .....	.....	.....
Cairo .....	William Meadaugh .....	Acra.
Catskill .....	George A. Dykeman .....	Catskill.
Coxsackie .....	John F. Sharp .....	Coxsackie.
Durham .....	Emerson Ford .....	Durham.
Greeneville .....	James Stevens .....	Greeneville.
Halcott .....	Orson Ballard .....	Halcott.

LIST OF FIREWARDENS, ETC.—*Greene County*—(Continued).

Town.	FIREWARDEN.	P. O. Address, N. Y.
Hunter .....	.....	.....
Jewett.....	Tremain Bloodgood.....	Jewett.
Lexington ....	Edgar O'Hara .....	Lexington.
New Baltimore ....	William H. Wheeler.....	Medway.
Prattville .....	.....	.....
Windham .....	Harvey C. Osborn.....	Windham.

*Hamilton County.*

Arietta .....	Jas. E. Higgins. ....	Sageville.
Benson .....	Geo. D. Rhodes. ....	Benson.
Hope. ....	Isaac H. Brownell ....	Hope.
Indian Lake.....	Edward A. Wilson ....	Indian Lake.
Indian Lake.....	Tyler Merwin .....	Blue Mt. Lake.
Lake Pleasant.....	Wm. B. Meveigh .....	Sageville.
Long Lake.....	Ernest Johnson .....	Long Lake.
Morehouse .....	.....	.....
Wells. ....	Andrew Deming.....	Wells.

*Herkimer County.*

Columbia .....	Wallace Young.....	Columbia.
Danube. ....	Henry Petrie.....	Little Falls.
Fairfield . ....	Martin A. Barnes .....	Fairfield.
Frankfort. ....	Thos. Honahan .....	Frankfort.
German Flats. ....	David Crouch .....	Mohawk.
Herkimer .....	Henry Trembeth .....	Herkimer.
Litchfield .....	Edward B. Holcomb ....	Cedarville.
Little Falls .....	Halsey W. Warren.....	Little Falls.
Manheim .....	Peter J. Dunckel .....	Dolgeville.
Newport . ....	Henry W. Dexter .....	Newport.
Norway. ....	Michael Mahardy.....	Norway.
Ohio .....	John Degenkolb.....	Ohio.
Russia .....	Peter H. Hane .....	Grant.
Salisbury .....	Volney Hopson.....	Salisbury Centre.
Schuyler.....	Geo. W. Knapp .....	Schuyler.
Stark .....	Ervin H. Miller .....	Starkville.
Warren .....	T. C. Swift.....	Jordanville.
Wilmurt .....	Wm. H. Richard.....	Wilmurt.
Winfield .....	Frank C. Wilcox .....	West Winfield.

*Lewis County.*

Croghan .....	.....	.....
Denmark .....	.....	.....
Diana .....	M. A. Samson .....	Sterling Bush.
Greig .....	Scudder Todd....	Lyons Falls.
Harrisburgh .....	.....	.....



LIST OF FIREWARDENS, ETC.—*Lewis County*—(Continued).

Town.	FIREWARDEN.	P. O. Address, N. Y.
Highmarket .....	.....	.....
Lewis .....	.....	.....
Leyden .....	Robert Roberts.....	Leyden.
Lowville .....	Ira Sharp.....	Lowville.
Lyonsdale .....	.....	.....
Martinsburgh .....	William Williams .....	East Martinsburgh.
Montague.....	Orrin H. Spencer.....	Gardner's Corners.
New Bremen .....	Johnson Turk .....	Croghan.
Osceola .....	William Roll .....	Osceola.
Pinckney .....	Fred. Glazier.....	Barnes' Corners.
Turin .....	Edward A. Sheppard....	Turin.
Watson.....	Samuel Rennie .....	Chase's Lake.
West Turin .....	.....	.....

*St. Lawrence County.*

Brasher .....	Allen M. Mean .....	Helena.
Canton .....	Homer Bailey .....	Canton.
Clare. ....	John R. Smith .....	Clare.
Clifton .....	Alvin Allen .....	Clifton.
Colton.....	John Smith .....	Colton.
DeKalb.....	George Bennett .....	DeKalb.
DePeyster .....	N. E. Griffin.....	DePeyster.
Edwards.....	Pasco D. Whitford.....	South Edwards.
Fine .....	Orwan W. Stephens....	Fine.
Fowler .....	Harlan Rhodes.....	Fowler.
Gouverneur .. .	Wm. R. Fosgate.....	Gouverneur.
Hammond .....	Andrew Mills.....	Hammond.
Hermion .....	Russell P. Kenney.....	Hermion.
Hopkinton.....	Philip R. Fitch.....	Hopkinton.
Lawrence.....	H. D. Chaffee.....	North Lawrence.
Lisbon .....	John McBride.....	Lisbon Centre.
Louisville.....	T. J. McNulty .....	Louisville.
Macomb .....	Milton J. Truax .....	Macomb.
Madrid .....	Patrick Kelly .....	Madrid.
Massena .....	M. H. Flaherty .....	Massena.
Morristown .....	George Conroy .....	Morristown.
Norfolk .....	H. D. Carpenter.....	Norfolk.
Oswegatchie .....	William B. Hutchinson ..	Heuvelton.
Parishville .....	Cody C. Conlon.....	Parishville.
Pierrepont.....	W. H. Pritchard .....	Pierrepont.
Pitcairn .....	Henry C. Pearson.....	Pitcairn.
Potsdam .....	Norman L. Benson.....	Potsdam.
Rossie .....	William Allen .....	Somerville.
Russell.....	Stephen K. Miles .....	Russell.
Stockholm .....	David Folsom .....	West Stockholm.
Waddington.....	Chris. Monaghan .....	Chase's Mills.

## LIST OF FIREWARDENS, ETC.—(Continued)—Saratoga County.

Town.	FIREWARDEN.	P. O. Address, N. Y.
Ballston .....	Anson J. Larkin .....	South Ballston.
Charlton .....	Walter I. Cavert .....	Charlton.
Clifton Park .....	Nicholas Vischer .....	Vischer's Ferry.
Corinth .....	Charles L. Allen .....	Corinth.
Day ... ..	George Baker .....	West Day.
Edinburgh .....	David A. Torrey .....	Batchelerville.
Galway .....	Stephen Van Voorhis ...	Galway.
Greenfield .....	Reuben E. Cronkhite ...	Kings Station.
Hadley .....	John Holloran .....	Conklingville.
Half Moon .....	Edward McDonnell .....	Mechanicville.
Malta. ....	Edgar W. Eldridge. ....	Malta.
Milton .....	J. A. Cipperly .....	Ballston.
Moreau. ....	John Skym .....	South Glens Falls.
Northumberland. .	John B. Snyder .....	Bacon Hill.
Providence .....	Joseph B. Soule .....	Hagadorn's Mills.
Saratoga .....	.....	.....
Saratoga Springs ..	Benj. Hutchins. ....	Ballston.
Stillwater. ....	Wm. S. Donnelly .....	Ketchum's Corners.
Waterford .....	James Meeker .....	Waterford.
Wilton .....	Gilbert C. Hodges .....	King's Station.

*Sullivan County.*

Bethel .....	Newcomb Mapes .....	White Lake.
Callicoon. ....	.....	.....
Cochecton .....	.....	.....
Delaware .....	Henry J. Gobleman .....	Callicoon Depot.
Fallsburgh. ....	.....	.....
Forestburgh .....	.....	.....
Fremont. ....	M. A. Hoffman .....	N. Branch.
Highlands .....	George W. Parker .....	Eldred.
Liberty .....	.....	.....
Lumberland. ....	.....	.....
Mamakating .....	Wesley Marshall .....	Wurtsboro.
Neversink. ....	.....	.....
Rockland .....	Peter Parks .....	Livingston Manor.
Thompson .....	James Purcell .....	Monticello.
Thompson .....	W. S. Coddington .....	Rock Hill.
Tusten .....	.....	.....

*Ulster County.*

Denning .....	Wm. G. Satterlee .....	Forest Valley.
Esopus .....	Peter Freer .....	Ulster Park.
Gardiner .....	Richard Jansen .....	Gardiner.
Hardenburgh ....	Chandler Hinckley .....	Belleayre.
Hurley .....	J. P. D. Ellsworth .....	Hurley.
Kingston .....	Michael Burns .....	Sawkill.
Lloyd .....	Philip L. F. Elting .....	Ohioville.



LIST OF FIREWARDENS, ETC.—*Ulster County*—(Continued).

Town.	FIREWARDEN,	P. O. Address, N. Y.
Marbletown .....	Theodore Woolsey .....	Milton.
Marlborough .....	Jesse Lyon .....	Marlborough.
New Paltz .....	Elias Coe .....	New Paltz.
Olive .....	Mark Shurter .....	Samsonville.
Olive .....	Geo. W. Lewis .....	West Shokan.
Plattekill .....	Reuben B. Heaton .....	Clintondale.
Rochester .....	John McGibney .....	Kerhonkson.
Rochester .....	John Mertine .....	Mombaccus.
Rosendale .....	Janson Vandermark .....	High Falls.
Saugerties .....	David E. Abel .....	Saugerties.
Shandaken .....	James F. Browne .....	Phœnicia.
Shawangunk .....	David D. Gillespie .....	Galeville.
Ulster .....	James F. Osterhout .....	Kingston.
Wawarsing .....	Cornelius H. Shelly .....	Ellenville.
Woodstock .....	Albert H. Vosburgh .....	Lake Hill.

*Warren County.*

Bolton .....	Elisha C. B. Middleton .....	Bolton.
Bolton .....	E. C. Smith .....	Bolton Landing.
Caldwell .....	Alphonso Young .....	Warrensburgh.
Chester .....	Benj. Brown .....	Igerna.
Hague .....	Samuel H. Miller .....	Hague.
Horicon .....	John West .....	Horicon.
Johnsburgh .....	Moses Ordway .....	North Creek.
Johnsburgh .....	Thos. Noble .....	Johnsburgh.
Luzerne .....	Hugh Clemons .....	Luzerne.
Queensbury .....	Wm. H. Burnett .....	Lake George.
Queensbury .....	Geo. Conery .....	Glens Falls.
Stony Creek .....	E. M. Black .....	Creek Centre.
Thurman .....	Wm. J. Cameron .....	Athol.
Warrensburgh .....	Thos. H. Crandall .....	Warrensburgh.

*Washington County.*

Argyle .....	Robert McIntyre .....	Argyle.
Cambridge .....	John Ford .....	Cambridge.
Dresden .....	Thos. M. Cooper .....	Dresden Centre.
Easton .....	.....	.....
Fort Ann .....	Albert C. Vaughn .....	Fort Ann.
Fort Edward .....	.....	.....
Granville .....	G. A. Wells, Jr .....	Granville.
Greenwich .....	John Alexander .....	Lake P. O.
Hampton .....	Aaron C. Bouton .....	Hampton.
Hartford .....	Wm. Tolman .....	Hartford.
Hebron .....	George Rea .....	West Hebron.

LIST OF FIREWARDENS, ETC.—*Washington County*—(Continued).

Town.	FIREWARDEN.	P. O. Address, N. Y.
Jackson .....	J. H. Cleveland.....	Salem.
Kingsbury .....	John Murphy .....	Sandy Hill.
Putnam.....	Robert H. Paterson.....	Ticonderoga.
Salem .....	Sylvanus Dickinson.....	Salem.
White Creek .....	B. J. C. Senton .....	Whitehall.
Whitehall... ..	.....	.....

The present officers of the commission are:

## Commissioners.

Theodore B. Basselin ..... Croghan, Lewis Co.  
 Townsend Cox ..... Glen Cove, Long Island.  
 Sherman W. Knevals ..... New York city.

The official post-office address of the Commissioners is Albany, N. Y.

## Secretary.

Abner L. Train\*..... Albany, N. Y.

## Warden.

Samuel F. Garmon ..... Lowville, Lewis Co., N. Y.

## Assistant Warden.

William F. Fox..... Albany, N. Y.

## Inspectors.

John B. Locke..... Albany, N. Y.  
 John H. Burke..... Albany, N. Y.

## Stenographer.

Josephine J. Fourquarean.

## Foresters.

Robert Cline ..... Croghan, Lewis Co.  
 William Flynn ..... Shushan, Washington Co.  
 Robert M. Kirk ..... Wells, Hamilton Co.  
 Charles Kronmiller..... Morehouseville, Hamilton Co.  
 Archibald Muir..... Fine, St. Lawrence Co.  
 Allen Olmsted..... Potsdam, St. Lawrence Co.  
 Frank C. Parker..... Keene Valley, Essex Co.  
 Thomas Powers ..... Olmstedville, Essex Co.

\* Died February 10, 1891.



Joseph H. Riseley .....	Allaben, Ulster Co.
Henry Studor .....	White Lake Cors., Oneida Co.
George N. Salisbury .....	Sandy Creek, Oswego Co.
Frank Sherman .....	Pine Lake, Fulton Co.
Scudder Todd .....	Lyons Falls, Lewis Co.
And 281 Firewardens.	

## FINANCIAL STATEMENT.

In compliance with the law we respectfully submit, also, our annual statement for the fiscal year, which ended October 1, 1890. The appropriation bill for that period included the following provision :

“For the forest commission, for the maintenance of its work as authorized by chapter 283 of the Laws of 1885, for salaries of warden, assistant warden, secretary, clerk, two inspectors, and the necessary number of foresters, not to exceed fifteen, \$18,500 ; for traveling and other necessary expenses of the commissioners, secretary, warden, assistant warden, inspectors and foresters, for printing and office expenses, for fees of attorneys, counsel and witnesses, and for the prevention of fires, \$11,500.”

In addition to the \$30,000 thus appropriated, there was an unexpended balance, from the previous fiscal year, of \$6,638.01, which was available for still another year, but which was not drawn upon, the entire amount being returned to the State treasury.

The expenditures under the regular annual appropriation were as follows :

## FOREST COMMISSION, S. N. Y.

*Trial Balance, September 30, 1890.*

Appropriations:	Dr.	Cr.
For salaries.....		\$18,500 00
For sundry accounts .....		11,500 00
Expenditures:		
Salary account.....	\$15,890 74	
Employes' expenses.....	3,210 57	
Townsend Cox, expenses.....	1,623 53	
S. W. Knevals, expenses.....	141 70	
Theo. B. Basselin, expenses.....	789 63	
Stationery.....	351 38	
Postage .....	400 00	
Expressage.....	90 43	
Telegrams.....	32 66	
Telephone.....	62 10	
Legal expenses .....	1,053 23	
Printing .....	500 87	
Surveying.....	500 98	
Office furniture .....	18 55	
Maps .....	15 00	
Office library .....	7 00	
Messenger service.....	76 08	
Fuel ....	30 00	
Newspapers .....	20 00	
Miscellaneous .....	76 75	
Comptroller's Acc't — Salaries unexp'd...	2,609 26	
Comptroller's Acct. — Sundries unexp'd..	2,499 54	
	<u>\$30,000 00</u>	<u>\$30,000 00</u>

From the two last items it will be seen that the Commission did not expend their entire appropriation, but closed the year's work with a balance of \$5,108.80 to their credit on the Comptroller's books, the total expenditures for the year having been \$24,891.20.

In no instance since its organization has this department drawn upon its account so closely that it became necessary to suspend any of its work for lack of funds; but by



conservative management it has always kept its expenditures well within the amount allotted for its work.

In addition to the regular annual appropriation thus accounted for, the Supply Bill of 1890 contained an item of \$2,000 for the maintenance of the Catskill Deer Park, the care and management of which was placed in the control of this department. Besides this item of \$2,000 in the Supply Bill, there was an unexpended balance of \$1,250 remaining from the previous year, making in all \$3,250 available for this particular account. Of this sum \$1,231.83 were expended for the purchase of deer, wages of park keeper, fodder, and sundry minor expenses.

This park contains 100 acres; is surrounded by a well-constructed wire fence, ten feet high; is well wooded and watered; and its many natural advantages have contributed largely to the success of this experiment in propagating game. A thriving herd of beautiful deer are now in the park, and are breeding rapidly, the numerous fawns being a noticeable feature of the herd.

The park is situated on State land, in the town of Shandaken, Ulster county, six miles from Big Indian, a station on the Ulster and Delaware railroad. It is near Slide mountain, the highest peak in the Catskills.

#### CANCELLATIONS AND REDEMPTIONS.

Since the publication, in 1888, of the list of State lands in the Forest Preserve, the area of the State holdings has been largely diminished by the loss of lands occasioned by applications to the Comptroller made by parties desirous of regaining possession of forfeited lands. In some instances the State's title has been canceled on account of irregularities, clerical or otherwise, on the part of assessors; in others, the State has lost the land through redemptions, the money for the taxes and interest having been tendered and accepted.

The laws providing for the redemption of lands held under tax titles, and for the cancellation of sales made under erroneous assessments, were framed long before the State adopted its present policy of acquiring and holding territory in the Adirondacks and Catskills. These laws, moreover, were intentionally designed to give the delinquent or indigent tax-payer every advantage in regaining his land. These statutes were not only intended to be lenient, but were intended to encourage the payment of defaulted taxes and the consequent redemption of the land. The State did not want the land; it wanted the money. In the meantime the policy of the State has changed; but the laws have not.

Under these circumstances it is not surprising that the increasing value of Adirondack land has prompted real estate dealers to avail themselves of the liberal provisions of the tax laws to wrest from the State valuable tracts of land; and by tendering the defaulted taxes to acquire possession of choice territory which, in most cases, they never owned nor claimed to own.

Among other legislation obtained last season, the Forest Commission secured the passage of an act, which it is hoped will put an end to the redemptions of State land, on what is known as "claim of occupancy." Under the provisions of this act, chapter 556, Laws of 1890, an application to redeem on the ground of occupancy will have to be made before June 7, 1891; after which the conveyance to the State, so far as the claims of any occupant are concerned, becomes "absolute, and the occupant and all other persons interested in the land shall be forever barred from all right and title thereto."

It must not be inferred, however, that the area of the Forest Preserve has diminished during the incumbency of this Commission. On the contrary there has been a net



increase of 81,149 acres since the Commission took charge in 1885. Since that time the accessions and losses have been as follows:

	Acres.
Area of Preserve, 1885.....	715,267
Accession of Delaware county, 1887.....	12,584
Accession of Oneida county, 1888.....	4,808
Acquired from tax sale of 1885.....	119,044
Total .....	851,703
Decrease prior to December 20, 1888:	
By cancellations .....	27,509
By redemptions.....	3,306
Cancellations and redemptions from December 20, 1888, to January 1, 1891.....	24,472
	55,287
	796,416
Area January 1, 1891 ...	796,416
Area December 31, 1885 .....	715,267
Net increase.....	81,149

#### LIST OF CANCELLATIONS AND REDEMPTIONS REPORTED BY THE COMPTROLLER SINCE DECEMBER 20, 1888.

October 25, 1888.—Saratoga County, Town of Edinburgh, Lot 134, John Glen and others Patent; all in Edinburgh. Redeemed from the tax sales of 1881, and 1885, by Nelson Robinson, of Northville, on ground of occupancy. Amount redeemed, 200 acres.

November 20, 1888.—Hamilton County, Town of Morehouse, Arthurboro Patent, north half: Lots 27, 28, 41, 88, 89, 90, 92, 95. Sales of 1877, and 1881, canceled on the ground that the Supervisors failed to extend the figures for the taxes on the assessment-rolls of the town of Morehouse for lots 66, 70, 72 and 79. Amount cancelled, 16,000 acres.

November 20, 1888.—Hamilton County, Town of Arietta, Oxbow Tract. Tax sales of 1877, 1881, and 1885 were canceled on the ground that the Supervisors failed to extend taxes on the assessment-rolls of the town of Morehouse. Amount canceled, 720 acres.

November 21, 1888.—Franklin County, Town of Franklin, Old Military Tract: Lot 160, Township 10. Cancellation of 1885 sale, on the ground that the taxes were illegally levied. Amount canceled, 200 acres.

November 22, 1888.—Essex County, Town of Newcomb, Totten and Crossfield's Purchase, Lot 92, Township 50. Sales of 1877, and 1881, canceled because a large part of the lot is in Hamilton County. Amount canceled, 160 acres.

November 22, 1888.—Essex County, Town of Newcomb, Totten and Crossfield's Purchase, Lot 91, Township 50. Sale of 1881 canceled because a large part of the lot is in Hamilton County. Amount canceled, 85 acres.

December 20, 1888.—Hamilton County, Town of Arietta, Moose River Tract, Lot 121, Township 9. Sales of 1877, 1881, and 1885 canceled because the Supervisors failed to extend taxes on roll of the town of Arietta. Amount canceled, 154 acres.

December 26, 1888.—Franklin County, Town of Franklin, Old Military Tract, Lot 311, Township 10. Redeemed from the sale of 1877 by A. N. Skiff, of Bloomingdale, on proof of occupancy. Amount redeemed, 200 acres.

January 4, 1889.—Hamilton County, Town of Arietta, Lawrence Patent. Lot 25 redeemed from the sale of 1881 by George W. Ostrander, of Albany, N. Y., on application made by George A. McCoy, of Arietta, N. Y., on proof of occupancy. Amount redeemed, 635 acres.

January 5, 1889.—Hamilton County, Town of Morehouse, Arthurboro Patent, Lots 93 and 98. Tax sales of 1877, 1881, and 1885 canceled on application made by P. J. Marsh, agent, and Ostrander & Marsh, of Albany, N. Y., on grounds that the Supervisors failed to extend the figures on the tax-rolls before adjournment. Amount canceled, 300 acres.

January 21, 1889.—Essex County, Town of Wilmington, Jay Tract, Lot 51, North end. Sales of 1871, and 1877, canceled on application of Oliver Abel, of Elizabethtown, N. Y., because there was a double assessment. Amount canceled, 140 acres.

February 4, 1889.—Essex County, Town of Keene, Roaring Brook Tract, undivided one-third, Lot 67. Sale of 1885 canceled on application of Oliver Abel, of Elizabethtown, N. Y., because the assessment-roll was completed before the time specified by law. Amount canceled, 100 acres.

February 2, 1889.—Warren County, McDonald's Patent; southerly part of Lot 10 redeemed from sale of 1881 by L. C. Aldrich, of Warrensburgh, N. Y., on affidavits claiming occupancy on October 18, 1879. Amount redeemed, 80 acres.



February 1, 1889.—Essex County, Town of Newcomb, Lot 87, Township 50, Totten and Crossfield's Purchase. Sale of 1877 canceled; also, sale of 1881, and 1885. Said cancelations were made on application of P. J. Marsh, agent, Albany, N. Y., because part of this lot is in Hamilton county. Amount canceled, 160 acres.

February 1, 1889.—Essex County, Town of Newcomb, Lots 60, 61, 65 and 107, Township 50, Totten and Crossfield's Purchase. Lot 107 except fifty acres, southwest corner. Sales of 1881, and 1885, canceled on application of P. J. Marsh, Albany, N. Y., because the sales included a highway tax which had not been levied. Amount canceled, 410 acres.

February 1, 1889.—Hamilton County, Town of Long Lake, Lots 37, 38, 76, and 89, Totten and Crossfield's Purchase. Sale of 1881 canceled on application of P. J. Marsh, agent, Albany, N. Y., on the ground that the Board of Supervisors failed to extend the figures on the tax-roll before they adjourned. Amount canceled, 198 acres.

February 19, 1889.—Herkimer County, Town of Wilmurt, Remsenburgh Patent, north half of Lot 12, except 19.39 acres. Redeemed from sale of 1885 by Gideon Farr, Forestport, N. Y., under service of notice on occupant. Amount redeemed, 230 acres.

March 26, 1889.—Franklin County, Town of Franklin, Old Military Tract, Lot 310, Township 10. Redeemed from sales of 1871, and 1877, on ground of occupancy, by Mary C. Skiff, of Bloomingdale, N. Y. Amount redeemed, 200 acres.

April 10, 1889.—Delaware County, Town of Colchester, Ray Tract, Hardenburgh Patent, lot 77. Redeemed from sale of 1877 by James Denholm and Sylvester Jagger, on proof that a part thereof was actually occupied by Parker Cook on October 18, 1879. Amount redeemed, 160 acres.

April 22, 1889.—Clinton County, Duerville Patent, Lot 21. Sales of 1881, and 1885, canceled on application of C. T. Chisholm, Plattsburgh, N. Y., proof having been furnished that the land was assessed as resident land, and that the resident taxes thereon were paid. Amount canceled, 250 acres.

May 23, 1889.—Franklin County, Old Military Tract, Lot 81, Township 9. Sale of 1881 canceled on application of M. V. B. Turner, of Plattsburgh, N. Y. Application showed that part of the taxes for which said lot was sold were illegally levied. The 1877 sale of the south half and northwest quarter of said lot still remains in force. Amount canceled, 160 acres.

June 21, 1889.—Clinton County, Old Military Tract, Lot 51, Township 6. Sale of 1885 redeemed by Bridget Barry, of Chateaugay, N. Y., on proof of occupancy on December 29, 1887. Amount redeemed, 72 acres.

June 27, 1889.—Herkimer County, Moose River Tract, Township 1, Lots 95, 108, 120, 133, and 45, Remsenburgh Patent. Comptroller writes, June 27, 1889, that "the above lands sold at the 1885 tax sale to Hiram Buck, Jr., but, on State land list, are not now owned by the State, the bids thereon having been paid." Amount redeemed, 513 acres.

July 18, 1889.—Refugee Tract, Clinton County, Lot 210, west half of southwest quarter of lot. Redeemed from 1885 tax sale by Henry A. Ploof, of Ellenburgh, N. Y., on proof of occupancy. Amount redeemed,  $52\frac{1}{2}$  acres.

October 23, 1889.—Jerseyfield Patent, Fulton County, Lot 62, east half. Erased from list of State lands, the bid made at the tax sale of 1885 having been paid. Amount canceled, 525 acres.

October 28, 1889.—Franklin County, Macomb's Purchase, Great Tract 1, Township 27, N. W.  $\frac{1}{4}$ , west end of 1,961 acres, north part, 1,561 acres, except Lot 1,  $390\frac{1}{4}$  acres, and lot 3,  $390\frac{1}{4}$  acres. The tax sale of 1885 was canceled on application of Hale, Cowen and Bulkley, of Albany, N. Y., for Marcy C. Wooster, on the ground that the tax of 1877 was illegal, the assessment-roll for said year having been sworn to by the assessors on the first day of August, and not on or after the third Tuesday of August, as required by law. Amount canceled,  $780\frac{1}{2}$  acres.

November 11, 1889.—Hamilton County, Benson Township, Lot 190. The sale of 1871 is canceled on the ground that the west half of said lot lies in Arietta. The State still retains title to east half and west half of said lot from subsequent tax sales. Amount canceled, 160 acres.

November 12, 1889.—Clinton County, Town of Peru; Livingston Patent, Division 5, Lot 2, Hart Tract. The tax sales of 1881, and 1885, were canceled because this lot was sold at said sales for taxes returned from the town of Peru. A part of said lot is in the town of Saranac. Amount canceled,  $75\frac{1}{4}$  acres.

November 15, 1889.—Hamilton County, Town of Arietta; Totten and Crossfield's Purchase, Lots 126, and 127, Township 3. The tax sale of 1885 was canceled on application of George W. Ostrander,



of Albany, N. Y., on the ground that the taxes of 1853, and 1855, were illegally levied. Amount canceled, 300 acres.

December 17, 1889.—Clinton County, Town of Plattsburgh, Pion Patent, Lot 4. Redeemed from the 1885 tax sale by Michael Flanagan, of Dannemora, N. Y., on the ground of occupancy. Amount redeemed, 25 acres.

December 7, 1889.—Warren County, Town of Johnsburgh, Totten and Crossfield's Purchase, Lot 16, Township 14. Redeemed from the tax sale of 1877 by A. R. Noble, of Wevertown, N. Y., on the ground of occupancy. Amount redeemed, 150 acres.

December 28, 1889.—Hamilton County, Town of Wells, Township 31, Totten and Crossfield's Purchase, Gorton Tract, Lots 16, 17, 18, and 19 erased from list of State lands by Comptroller, the bid made at the 1885 tax sale having been paid December 28, 1889, by Josiah Tallmadge. Amount canceled, 504 acres.

December 31, 1889.—Essex County, Town of North Elba, Old Military Tract, Thorn's Survey, Lot 43, Township 12. Redeemed from the 1885 sale by Frank Merrill, of Lake Placid, N. Y., notice having been served on the occupant of the lot. (The State still holds title to this lot under the sales of 1877 and 1881.) Amount redeemed, 160 acres.

December 13, 1889.—Fulton County, Town of Stratford, Glen, Bleecker and Lansing Patent, Lot 82. Redeemed from the sales of 1877, and 1881, by James Dempster, of Lassellville, N. Y. The application for said cancellation was made by Sternthaw Johnson, of St. Johnsville, N. Y., who furnished proof of payment of part of the taxes for which said lands were sold. Amount redeemed, 455 acres.

January 9, 1890.—Warren County, Town of Johnsburgh, Lots 36 and 37, Township 11. Canceled on the ground that said lands have been for over twenty-five years owned by the Adirondack Company, and were legally exempt from taxation for the years embraced in said sale, viz., the sale of 1885. Amount canceled, 250 acres.

January 22, 1890.—Essex County, Town of St. Armand, Old Military Tract, Lot 69, Township 11, Richards' Survey. Redeemed from the sale of 1885, "under notice" by A. J. Baker, of Saranac Lake, N. Y., 160 acres. (1877 and 1881 sales still good.)

January 15, 1890.—Clinton County, Black Brook, Old Military Tract, Township 3, Lot 2. Redeemed from the sale of 1885, under notice, by William Stewart, of Redford, N. Y. Amount redeemed, 50 acres.

January 22, 1890.—Clinton County, Town of Mooers, Lot 197, Refugee Tract, 420 acre lots. Redeemed from the sale of 1885, under notice, by S. Cannon, of Mooers Forks, N. Y. Amount redeemed,  $347\frac{1}{2}$  acres.

January 27, 1890.—Clinton County, Town of Dannemora, Duerville Patent, Lot 7. Redeemed from the sale of 1885, under notice, by Fred. E. Purdy, of Plattsburgh, N. Y. Amount redeemed, 49.3 acres.

January 21, 1890.—Saratoga County, Town of Day, Sanders' Patent, Lot 23. Redeemed from the sale of 1885, under notice, by P. G. Ellsworth, of Ithaca, N. Y. Amount redeemed, 42 acres.

January 21, 1890.—St. Lawrence County, Pierrepont, Great Tract 3, Macomb's Purchase, Township 6, "Clare," Gollinger Mill Lot. Redeemed from the sale of 1885, under notice, by John Bird, of Canton, N. Y. Amount redeemed, 2 acres.

January 27, 1890.—Franklin County, Brandon, Macomb's Purchase, Great Tract 1, Lots 19 and 57, Township 14. The sale of 1885 was canceled, said lands not having been properly advertised. Amount canceled,  $325\frac{4}{5}$  acres.

February 3, 1890.—Essex County, Town of Lewis, South Tract, Stower's Survey, Lot 9. Redeemed from the 1885 sale, under notice by D. F. Payne, Wadham's Mills, N. Y. Amount redeemed, 126 acres.

January 31, 1890.—Clinton County, Beekmantown, Duerville Patent, Lot 26, eighty-four acres. Redeemed from the sale of 1885, under notice by Lewis Defore, of Dannemora, N. Y. (The State still retains title from prior tax sales.)

February 6, 1890.—Clinton County, Black Brook, Old Military Tract, Sub. 7, Lot 70, Township 4. Redeemed from the sale of 1885, under notice by Edward Kearney, of New York city. Amount redeemed, 77 acres.

February 13, 1890.—Clinton County, Beekmantown, Duerville Patent, Lot 3. Redeemed from 1885 sale, under notice by Allen & Cunningham, of Dannemora, N. Y.

February 19, 1890.—Essex County, Town of Newcomb, Lot 7, Township 27, Totten and Crossfield's, Richards' Survey. Redeemed from the sale of 1885, under notice by Washington Chase, of Newcomb, N. Y. Amount redeemed, 250 acres.

February 20, 1890.—St. Lawrence County, Hopkinton, Macomb's Purchase, Great Tract 2, Lot 27, Township 14, William Short Tract. Redeemed from 1885 sale, under notice, by N. W. Bartlett, Parishville, N. Y. Amount redeemed, 10 acres.



March 4, 1890.—Clinton County, Beekmantown, Duerville Patent, Lot 43. Redeemed from the sale of 1885, under notice, by John B. Riley, of Plattsburgh, N. Y. Amount redeemed, 175 acres.

March 10, 1890.—Essex County, Town of Newcomb, Totten and Crossfield's Purchase, Richards' Survey, Lot 21, Township 27, 160 acres. Redeemed from the sale of 1885, under notice, by Frank W. Pervier, of Newcomb, N. Y. (The State retains title to said lot from prior tax sales.)

March 13, 1890.—Essex County, Minerva, Totten and Crossfield's Purchase, Lot 118, Township 26, 156 acres. The sale of 1877 (north part of thirty acres and south part 126 acres) and the sale of 1881, for thirty acres north part, was canceled on application of Louisa Milman, New York city, proof having been furnished of payment of a part of the taxes. (The State retains title to the 126 acre parcel from prior sales.)

March 22, 1890.—Ulster County, Hardenburgh Patent, Great Lot 7, Chambers' Survey, Lots 4, 5, and 19. Redeemed from the sale of 1885, under notice, by the County Treasurer, Rondout, N. Y. Amount redeemed,  $255\frac{1}{4}$  acres.

March 26, 1890.—Clinton County, Duerville Patent, Lot 29,  $38\frac{3}{4}$  acres. Redeemed from the sale of 1885, under notice, by John B. Riley, Plattsburgh, N. Y., all of northeast quarter not contained in north quarter of ninety-five acres east end. (The State still retains title from the 1881 tax sale to the north quarter of ninety-five acres east end of lot 29.)

April 5, 1890.—Clinton County, Duerville Patent, Lot 29, north quarter of ninety-five acres east end of lot. Redeemed from the sale of 1885, under notice, by John B. Riley, Plattsburgh, N. Y. Amount redeemed,  $23\frac{3}{4}$  acres.

April 4, 1890.—Clinton County, Town of Plattsburgh, Old Patent, Lot 4. Redeemed from the sale of 1885, under notice, by George Hawkins, Chateaugay, N. Y., so much of Lot 4 as is described in Forest Commission Report. Amount redeemed,  $85\frac{9}{10}$  acres.

April 2, 1890.—Clinton County, Refugee Tract, 420 acre lots, Lot 51, one acre. Redeemed from the sale of 1885, under notice, by H. E. Barnard, Plattsburgh, N. Y. Lot 51, bounded north and west by land of O. K. Wood & Co., east by the highway, and south by land of August Guyette. Amount redeemed, one acre.

April 2, 1890.—Herkimer County, Nobleboro Patent, Old Survey, Lot 99. Undivided two-thirds of 200 acres east part, heretofore



paid by J. J. Townsend, Esq. Redeemed from the sale of 1885, under notice, by George W. Ostrander & Son, agents, Albany, N. Y. Amount redeemed,  $133\frac{1}{3}$  acres.

May 7, 1890.—Clinton County, Refugee Tract, Lot 161, 420 acre lots. Redeemed from the sale of 1885, under notice, by John B. Riley, of Plattsburgh, N. Y. Four hundred and twenty acres. (The State still retains title to said lot from the sale of 1881.)

June 5, 1890.—Clinton County, State Gore, between Old Military and Refugee Tracts, Lot 58, 200 acres. The 1885 tax sale and conveyance therefrom canceled, the State having sold its title to a part of said land prior to December, 1887. (The State still retains title to the following described land in said lot, viz.: Triangle in southwest corner, thirteen chains sixty links on south and eleven chains sixty-six links on west line, 794 acres.) Amount canceled, 192 acres.

June 9, 1890.—Essex County, Town of Jay, Essex Tract, Henry's Survey, Lot 148. Redeemed from the sale of 1885, under notice, by Oliver Abel, of Lake Placid, N. Y., May 31, 1890. Amount redeemed, 160 acres.

May 28, 1890.—Essex County, Town of Minerva, Totten and Crossfield's Purchase, Lot 24, Township 30. Redeemed from the sale of 1885, under notice, by Daniel Lynch, of Minerva, N. Y. Amount redeemed, 200 acres.

May 29, 1890.—Herkimer County, Town of Ohio, Jerseyfield Patent, Lot 40, all in Ohio. Redeemed from the sale of 1885, under notice, by Cameron Moon, of Cold Brook, N. Y. Amount redeemed, 308 acres.

May 27, 1890.—St. Lawrence County, Town of Macomb, Ford Tract, North of Oswegatchie River, Section 4. Redeemed from the tax sale of 1885, under notice, by Caleb Thornton, of Hickory, N. Y. Amount redeemed, 44 acres.

May 21, 1890.—St. Lawrence County, Town of Edwards, Macomb's Purchase, Great Tract 3, Lot 2, Township 8. Redeemed from the tax sale of 1885, under notice, by Adam Canada, on account of G. S. Conger, Gouverneur, N. Y. Amount redeemed, 70 acres.

June 6, 1890.—Essex County, Town of Wilmington, Jay Tract, Lot 2. Redeemed from the tax sale of 1885, under notice by Lyman Winch, of Wilmington, N. Y. Amount redeemed, 90 acres.

June 10, 1880.—Saratoga County, Town of Corinth, Glen (John) and forty others Patent, Lot 38, west end, eighty-five acres. Redeemed from the 1885 tax sale, under notice by R. H. Eggleston,

of Conklingville, N. Y. (The State retains title to this land from the 1881 tax sale.)

June 11, 1890.—Warren County, Town of Stony Creek, Palmer's Purchase, Lot 3, Rear Division, Great Lot 3. Redeemed from the 1885 tax sale by Charles Swanson, of Creek Centre, N. Y. Amount redeemed, 563 acres.

June 11, 1890.—Essex County, Town of St. Armand, Old Military Tract, Richards' Survey, Lot 48, Township 11. Redeemed under notice from the tax sale of 1885 by Van Buren Miller, of Saranac Lake, N. Y., for Theodore Clark. Amount redeemed, 160 acres.

June 10, 1890.—Fulton County, Town of Mayfield, Glen, Bleecker and Lansing Patent, Lot 17, Sub. 2, 125 acres, and Sub. 7, 125 acres. The tax sales of 1871, 1877, and 1881 on the above described lands were canceled "on the ground that a part of each of said lots lies in the town of Bleecker, and that not all thereof lies in the town of Mayfield, as returned to and sold by the Comptroller. Amount canceled, 250 acres.

June 12, 1890.—Warren County, Town of Thurman, Totten and Crossfield's Purchase, Lots 9 and 10, Township 11, all in Thurman. The tax sales of 1877 and 1881 were "canceled for the reason that no part of said lots lies in the town of Thurman." Amount canceled, 119 acres.

June 12, 1890.—Hamilton County, Town of Arietta, Totten and Crossfield's Purchase, Township 3, Lot 102, southerly end of sixty acres, west part, ten acres; Lot 119, southerly end of fifty acres east part, in town of Lake Pleasant, twenty acres.

The tax sale of 1871 is canceled on the ground that a part of the sixty acres, west part of Lot 102 lies, in the town of Lake Pleasant, and that a part of the fifty acres, east part of Lot 119, lies in the town of Arietta, instead of in the towns in which these lots were assessed. Amount canceled, 30 acres.

June 12.—Warren County, Gore between Dartmouth Patent and Township 11, Totten and Crossfield's Purchase, Lot 5, 160 acres. Tax sale of 1881 canceled on the ground that a part of said lot lies in the town of Johnsburgh, and that all thereof is not in the town of Thurman, as returned to the Comptroller and sold by him. (The State still retains its title to twenty-six acres, southwest corner of said lot in Thurman.)



June 14, 1890.—The following described lands, which were conveyed from the tax sale of 1885, were redeemed under notice, by J. H. Maynard, Albany, N. Y., as follows:

Delaware County, Hardenburg Patent, Great Lot 5:

	Acres.
Lot 48, middle part, north and south across .....	50
Lot 86 .....	145
Lot 101, southwest corner.....	120
Lot 120,* south part.....	30
Lot 155 .....	148
Lot 156* .....	84
Lot 157 .....	54
Lot 349* .....	160
Lot 353, northeast corner.....	46
Lot 353, east half, ninety-two acres, except forty-six acres....	46
Lot 358,* west part .....	176
Lot 373, south part.....	100
Lot 375 .....	172
Lot 379, except six acres, southwest corner.....	144
Lot 380* ... ..	150
Lot 386,* except ten acres, south corner.....	150
Lot 390,* except 170 acres, south part.....	11
Lot 390,*.....	170

June 25, 1890.—Essex County, Town of North Hudson, North River Head Tract, Lots 10 and 11. Redeemed from the tax sale of 1885, under notice, by Hattie Larmore, of Minerville, N. Y. Amount redeemed, 320 acres.

June 18, 1890.—Essex County, Town of Elizabethtown, Township 1, Thorn's Survey, Lot 16, 120 acres. Redeemed from the tax sale of 1885, under notice, by John H. Glidden, Elizabethtown, N. Y. (The State still retains title to parts of this lot under previous sales.)

June 24, 1890.—Hamilton County, Town of Long Lake, Township 38, northeast corner, Sargeant's Tract, Lots 6, 7, 26, 43, 38, 49, 55, and 56, 2,160 acres. Redeemed from the tax sale of 1885, under notice, by P. Moynahan, North Creek, N. Y. (The State still holds title to these lands under the sale of 1881.)

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\* The State still retains title to lands thus marked, from prior sales.



June 24, 1890.—Saratoga County, Town of Day; Glen, Bleecker and Lansing Patent, Lot 2. Redeemed from the tax sale of 1885, under notice, by George F. Underwood, Fort Edward, N. Y. Amount redeemed, 150 acres.

June 19, 1890.—Essex County, Town of St. Armand, Old Military Tract, Richards' Survey, Lot 182, Township 11, 300 acres. Redeemed under notice, from the tax sale of 1885, by Norman I. Arnold, per R. L. Trumbull, Ausable Forks, N. Y. (The State still holds title to this lot under sales of 1877 and 1881.)

June 25, 1890.—Essex County, Town of Keene, Old Military Tract, Townships 1 and 2, Lot 15, Richards' Survey. Redeemed, under notice, from the tax sale of 1885, by Charlotte G. Hall, of Plattsburgh, N. Y., 350 acres. (The State still holds title to this lot under the sales of 1877 and 1881.)

June 25, 1890.—Essex County, Town of St. Armand, Old Military Tract, Township 11, Richard's Survey, Lots 122 and 142, 320 acres. Redeemed from the tax sale of 1885, under notice, by Charlotte G. Hall, Plattsburgh, N. Y. (The State still holds title to Lot 122 under the sales of 1877 and 1881.)

June 26, 1890.—Essex County, Town of North Elba, Old Military Tract, Township 12, Thorn's Survey, Lot 50, 135 acres. Redeemed under notice from the tax sale of 1885, by Monroe Hall, Plattsburgh, N. Y. (The State still holds title to this entire lot, 160 acres, under prior sales.)

June 26, 1890.—Essex County, Town of North Elba, Old Military Tract, Thorn's Survey, Lot 115, northeast quarter Township 12, forty acres. Redeemed under notice from the 1885 sale by H. A. Fletcher, Lake Pleasant, N. Y. (The State still holds title by prior sales.)

June 27, 1890.—Saratoga County, Town of Edinburgh, Glen, Bleecker and Lansing Patent, Lot 108, 250 acres. Redeemed under notice from the tax sale of 1885 by Calvin S. Edwards, Batcheller-ville, N. Y. (The State still retains title under prior sales.)

June 27, 1890.—Essex County, Town of North Elba, Old Military Tract, Richards' Survey, Lot 77, Township 11, 180 acres. Redeemed from the tax sale of 1885 by Duncan Cameron, Elizabethtown, N. Y. (The State still holds title to this lot from prior sales.)

June 30, 1890.—Essex County, Town of Minerva, Totten and Crossfield's Purchase, Pond's Survey, Lot 102, Township 14, 240 acres. Redeemed, under notice, from the tax sale of 1885, by C. J.

Griffin, Blue Mountain Lake, N. Y. (The State still holds title to this lot under the sale of 1881.)

July 1, 1890.—Essex County, Town of St. Armand, Old Military Tract, Richards' Survey, Lot 164, Township 11, 200 acres. Redeemed from the sale of 1885, under notice, by Rawson L. Hayes, Bloomingdale, N. Y. (The State still holds title under prior sales.)

July 2, 1890.—Essex County, Town of St. Armand, Old Military Tract, Richards' Survey, Lot 102, Township 11. Redeemed under notice from the tax sale of 1885, by Monroe Hall, Plattsburgh, N. Y. Amount redeemed, 155 acres.

July 5, 1890.—Essex County, Town of St. Armand, Old Military Tract, Richards' Survey, Lot 375, Township 11. Redeemed, under notice, from the tax sale of 1885, by Cyrenius Watson, Franklin Falls, N. Y. Amount redeemed, 160 acres.

July 5, 1890.—Franklin County, Town of Brighton, Macomb's Purchase, Great Tract 1, Lot 49, Township 18. Redeemed, under notice, from the sale of 1885, by James M. Wardner, account of John I. Gilbert, Malone, N. Y. Amount redeemed, 115 acres.

July 9, 1890.—Franklin County, Town of Brighton, Macomb's Purchase, Great Tract 1, Lot 53, Township 15, southwest quarter, 103 acres. Redeemed, under notice, from the tax sale of 1885, by Julius Delamater, Brighton, N. Y. (The State still holds title under prior sales.)

July 14, 1890.—Franklin County, Town of Franklin, Old Military Tract, Lot 281, Township 10, 200 acres. Redeemed, under notice, from the tax sale of 1885, by Monroe Hall, of Plattsburgh, N. Y. (The State still holds title under prior sales.)

July 12, 1890.—Ulster County, Town of Olive, Marbletown Commons, First Allotment, Subeatty Mountain, Letter "B," Lot 19, thirty acres. Redeemed, under notice, from the tax sale of 1885, by the County of Ulster. (The State still holds title to nineteen acres in north part of said lot from prior tax sales.)

August 15, 1890.—Clinton County, Town of Clinton, Old Military Tract, north part of east half of Lot 32, Township 6. Redeemed from the sale of 1853, on the ground of occupancy. Amount redeemed, 200 acres.

January 24, 1891.—St. Lawrence County, Town of Messena, "Second 10,000 acre Tract," Allotment 4, Lot 11. Canceled, the tax of 1877, for which the land was sold, having been paid to the collector of the Town of DePeyster. Amount canceled, 34 acres.



February 28, 1891.—Essex County, Town of North Hudson, Lot 230, Paradox Tract. The sale of 1877 was canceled, on proof that said land was doubly assessed for each year's taxes for which it was sold. Amount canceled, 160 acres.

### Trespasses.

Since the publication of our last report the trespasses on State lands throughout the Forest Preserve have continued to diminish in number and extent, a result due in part to increased vigilance in protecting timber lands, but owing largely to the change in public sentiment among the people living in the lumber district in regard to the custom of cutting timber on State lands.

Before the act of 1886, chapter 280, was passed, providing for the taxation of wild and forest lands belonging to the State, every accession to the State's acreage in any particular town lessened the number of acres liable to assessment and taxation, and left the remaining lands and personal property to bear an increased burden of taxes. As a consequence a hostile feeling naturally existed in the minds of the people against the State and its lands. But under the act referred to the forest lands of the Preserve bear an equal proportion of the taxes; and, therefore, it is for the interest of the inhabitants of a town in which there are State lands that those lands should be protected in order that they may bear as large an assessment as possible, and thus pay more of the taxes. Still, while trespasses have generally decreased in number and extent, they have not entirely ceased; but those which are committed are the work, as a rule, of irresponsible persons who never pay any taxes and consider themselves amenable to no law. Many trespasses are the result of carelessness in regard to lines, and some are the result of honest mistakes. For this reason the Commission has endeavored to use discrimination in imposing penalties for trespass.



The following is a statement showing the condition of affairs in regard to trespasses in the different counties for the past three years, and the action taken by the Commission in the matter.

IN ESSEX COUNTY.

In the early part of the year 1889 information was received at the office that large trespasses were being committed in the town of Minerva. The reports were found to have some foundation, and an inspector, in company with a resident of the town, a competent man appointed for that special purpose, was sent to make an investigation. They did their work in a thorough manner, and made their report to this Commission in June of the same year. The total amount of the trespass in that town was found to be 4,822 market logs. These were cut by sixteen different jobbers, on as many separate lumber jobs scattered throughout the county. The several trespasses varied in amount from twenty market logs, the smallest, to 1,478, the largest. The logs were spruce and hemlock, cut from what is known as second growth timber, and were on the average rather small, this region having been cut over about fifty years before. A local surveyor was employed, as it is customary in such cases to trace out the old lines in the vicinity of each cutting, and to make new surveys when necessary, before it could be determined whether a trespass had been committed or not. These logs were sold by these sixteen jobbers to four separate mill owners; and the logs being traced to these mill owners, demand was made upon each one for the number which had gone into his possession, at the market price of the logs in their booms. The market value of spruce logs on the Hudson river and its tributaries was, in that year, one dollar and twenty-five cents per market. C. H. Faxon, of Chestertown, paid this Commission on account of logs

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which he had purchased in the town of Minerva, \$1,046.58; Edward Lavery, of Olmstedville, paid \$442.50. Over \$600 was realized, or is now due, from the sale of logs which had been left by the jobbers in the woods or on the banks of small streams when they were notified that they were hauling State logs and ordered to stop drawing. The money paid by C. H. Faxon and Edward Lavery was charged by them to the account of the various parties from whom they had purchased these logs; and the loss thus fell upon these men, who lost their labor, the labor representing about eighty per cent of the value of the logs.

In the town of Newcomb, Essex county, and in the vicinity of Mount Marcy, where extensive lumbering operations had been carried on, only two trespasses have been committed, and those within the past year. One of these amounted to 290 markets; the other, to thirty-nine markets. The logs in both cases were seized by Thomas Powers, the forester for that district, and sold to third parties at their market value.

#### HAMILTON COUNTY.

In the northern part of Hamilton County, on the shores of Raquette river, is situated the village of Long Lake. It is forty-two miles from North Creek, the northern terminus of the Adirondack railway, and nearly 100 miles south of Potsdam. Until lately there has been no market for the spruce, pine, and hemlock of this locality; but small trespasses have been committed on State lands to obtain timber for firewood, barns, houses, and boat building. Cedar and pine are used in the construction of the Adirondack skiffs, which are a necessity and almost the only means of conveyance in that wilderness.



The land having been regarded as of little value in years past, it was allowed to go to sale for taxes, and be bid in by the State or by lumbermen. Hence, nearly all the land about the village of Long Lake is owned by non-resident lumbermen, who will not sell any timber in small quantities to the residents; or by the State, which can not sell a single tree to them. Consequently, the inhabitants, becoming somewhat desperate, felt justified in obtaining their wood and lumber where it was most convenient, without regard to ownership.

During the last two years, spruce timber in the Adirondacks has increased in value so much that the owners of timber at Long Lake could afford to float it a hundred miles to the mills at Potsdam. Then the lumbering began on a more extensive scale, and in the winter of 1889-90 a jobber for Watkins, Turner & Co., of Potsdam, cut 771 spruce markets on State land, and in the winter of 1890-91 Edward Butler, of Long Lake, through his jobbers, committed a number of trespasses. The logs cut by Butler were seized upon the skidways and sold at public auction. Several other small trespasses were committed by persons at Long Lake, against one of whom, Robert Shaw, an action for twenty-five penalties was brought. This action, which is now pending, was brought under the law of 1826, which prescribes a penalty of twenty-five dollars for every tree cut.

#### FULTON AND HERKIMER COUNTIES.

Along the southern side of the forest the depredations differ in character from those on the eastern side. On the head waters of the Hudson the spruce timber is manufactured into the customary grades of lumber for the New York and Albany market; but on the southwestern border, where much of the spruce is of a superior quality, it is used largely in manufacturing sounding-boards for

pianos. As only the first or butt log of each tree furnishes material fit for this purpose, the remainder of the tree is often left to rot in the woods. These butt logs can not be floated to the mills; for the water would injure the "sounding quality" of the timber by water seasoning, *i. e.*, by extracting the resinous matter so necessary to the resonant property of the wood. Consequently, all such timber is drawn on sleighs or wagons to the factories. A good-sized log of this character brings a large price, as the sounding-boards, sawed into five-eighths stuff from quartered logs sell at thirty-five dollars per 1,000 feet at Dolgeville and other points on the border. The value of one such log is equal to a good day's wages for a man and his team.

The timber thieves enter the forest alone and by unfrequented roads, sometimes at night. Muffling the sound of the axe by tying a chain or a coat around the trunk, one of the trees previously selected is cut down, and then drawn to the mill. Faithful and well-trained dogs accompany them on their trips and warn them of the approach of any stranger. At the mill the timber is hurriedly sawed into "fiddle stuff;" the next morning it is drawn to the market, and in the late evening the man returns to his home with a small stock of provisions, but seldom with any money, the latter being usually spent as soon as it is received.

There are several manufactories of sounding-boards in Herkimer county, the principal one being at Dolgeville, which is also the largest market for this peculiar kind of lumber. Another market is found at Little Falls, and occasionally car-loads are shipped direct from the mills to New York city. A factory at Devereaux, N. Y., owned by Livingston, Hepburn & Co., decided about a year ago not to buy any more of such "doubtful merchandise," and refused



to deal with certain notorious thieves ; an example worthy of mention and well worth following. If the thieves did not find such an easy market, trespassing in that section could have been stopped long ago ; but so long as so-called respectable citizens use their influence to shield them, furnish them counsel and means of concealment, just so long this petty thieving on private and State land will continue. Several suits for penalties are now pending against this class of trespassers in Fulton and Herkimer counties.

In connection with the investigation of trespasses, a great deal of surveying must be done in order to ascertain the boundaries. This work, however, is of permanent value, as the field notes and maps thus obtained are filed in the office of the Commission in convenient forms for reference. The old lines of the lots are traced out and re-marked ; old corners are re-established, and monuments placed to mark them. In many instances where lots, which never had been subdivided, were sold at tax sales in different parcels, an entire new survey was necessary to determine whether some person lumbering in the vicinity, who claimed to be owner of one of the parcels, was cutting upon his own land or on some adjoining parcel belonging to the State.

The absence of lines, or plainly marked boundaries, is often the occasion of an unintentional trespass ; but, more often, the pretext for a willful one. The establishment of new lines, and the re-marking of old ones, has the effect of lessening the number of trespasses by removing the pretext under which they may be committed.

Under chapter 209, Laws of 1826, an action may be brought against any person who shall trespass upon any lands belonging to the State, for a penalty of twenty-five dollars for each tree that shall be cut or carried away by him. This Commission, under the authority conferred by

said act, and the act establishing the Forest Commission, has brought a number of actions in behalf of the people against parties who have committed depredations on State territory. The usual defense was not based upon the merits of the case, but upon the weakness of the State's title, which is usually derived from a tax sale. Any irregularity, however slight, in the levying of the tax for which the land was sold, from the first meeting of the assessors to the sale of the land by the Comptroller, some years later, was enough to invalidate the State's title and defeat the action.

In the year 1885 an act was passed (Chap. 448), making the Comptroller's deed conclusive evidence that all proceedings prior to the sale were regular and regularly made.

The constitutionality of this act was attacked in an action which was brought by the Commission and carried by successive appeals by the defendant to the Court of Appeals, where it was held that the act operated merely as a Statute of Limitation, without depriving the owner of the land of any substantial right, and therefore was constitutional and valid. This decision has a salutary effect upon such men as were inclined to commit trespasses and rely upon the weakness of the State's title for a defense.

The following is a list of actions which have been brought by this Commission, with the names of the attorneys of record, the counties in which the actions were brought, and a statement of the disposition of each :

#### SUPREME COURT — FRANKLIN COUNTY.

THE PEOPLE OF THE STATE OF NEW YORK *against* BENTON TURNER.

*Peter S. Palmer, Esq.*, Attorney for Forest Commission.

*Beckwith, Barnard & Wheeler*, Attorneys for Defendant.

Case tried by Judge Fish and a jury at Franklin County Circuit, April, 1887. Verdict for Plaintiff, \$1,250 damages, besides the cost of the action. An appeal was taken to the General Term of the Supreme Court, where the judgment was affirmed, and again affirmed on an appeal to the Court of Appeals in November, 1889.



## SUPREME COURT—FRANKLIN COUNTY.

THE PEOPLE OF THE STATE OF NEW YORK *against* BENTON TURNER.

*Hon. Peter S. Palmer*, Attorney for Forest Commission.

*Beckwith, Barnard & Wheeler*, Attorneys for Defendant.

Action to recover the value of logs cut by defendant on the southeast quarter of Township 24, in Harriestown, Franklin County. The real issue was the title to the southeast quarter of Township 24, 7,500 acres of land. Case tried before Hon. Richard L. Hand, Referee, of Elizabethtown, N. Y. Submitted December 23, 1890.

For the referee's decision, which was in favor of the plaintiff, see appendix B.

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## SUPREME COURT—FULTON COUNTY.

THE PEOPLE OF THE STATE OF NEW YORK *against* GEORGE PORTER  
GOODWIN.

*John H. Burke*, Attorney for Forest Commission.

*R. P. Anibal*, Attorney for Defendant.

Action for five penalties. Cause at issue and still pending.

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## SUPREME COURT—ESSEX COUNTY.

THE PEOPLE OF THE STATE OF NEW YORK *against* CHARLES H. FAXON,  
MILO D. KNAPP AND CHARLES BATES.

*John H. Burke*, Attorney for Forest Commission.

*Stanley H. Bevins*, Attorney for Defendants.

Action for three hundred penalties. Settled December 11, 1890, by defendants paying one dollar and twenty-five cents per market for each log in the claim against them.

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## SUPREME COURT—ESSEX COUNTY.

SAME *against* CHARLES H. FAXON, MILO D. KNAPP, AND ALFRED HARP.

*John H. Burke*, Attorney for Forest Commission.

*Stanley H. Bevins*, Attorney for Defendants.

Action for twenty-six penalties. Settled on December 11, 1890, on same terms as preceding case.

## SUPREME COURT — ESSEX COUNTY.

SAME *against* CHARLES H. FAXON, AND MILO D. KNAPP.

*John H. Burke*, Attorney for Forest Commission.

*Stanley H. Bevins*, Attorney for Defendants.

This was an action of replevin to recover for the cutting of which the above actions were brought.

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## SUPREME COURT — FULTON COUNTY.

PEOPLE OF THE STATE OF NEW YORK *against* ROBERT SHAW.

*John H. Burke*, Attorney for Forest Commission.

*Stanley H. Bevins*, Attorney for Defendant.

Action for twenty-five penalties. Case still pending.

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## SUPREME COURT — HERKIMER COUNTY.

THE PEOPLE OF THE STATE OF NEW YORK *against* GEORGE SHULL.

*Thomas S. Jones*, Attorney for Forest Commission.

*H. Clay Hall*, Attorney for Defendant.

Action for fifty penalties. Still pending.

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## SUPREME COURT — HERKIMER COUNTY.

THE PEOPLE OF THE STATE OF NEW YORK *against* FRANKLIN E. LAMB.

*Thomas S. Jones*, Attorney for Forest Commission.

*Nelson H. Anibal*, Attorney for Defendant.

Case still pending.

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## Occupancy.

Under the laws for the collection of taxes on lands of non-residents, the Comptroller of the State is required to ascertain if any persons are occupying lands, purchased by the State at tax sales, at the expiration of two years from the last day of sale, and to cause a notice to be served on



such occupants within a prescribed time, giving them notice of the said sale and conveyance. The importance of serving this notice will readily be seen when it is understood that, in case of failure to serve such notice by the purchaser within the prescribed time, no means were left him of perfecting his title, and he was liable to be divested of such title after a lapse of time however great, upon proof furnished that such occupancy actually existed.

The work of examining the State lands following the tax sale of 1885 in the counties of Essex, Hamilton, Warren, Fulton, St. Lawrence and Franklin was intrusted by the Comptroller to this department. Accordingly, during the summer and fall of the year 1889, certain territory was assigned to each Forester, with specific printed instructions to examine every parcel of State land within his territory, and report the facts to this office. The work was carefully done and a report thereof made to the Comptroller's office.

As a result of such examination and investigation it was found that the State's title to many parcels of land was defective by reason of the failure to serve such notice upon occupants following prior tax sales. To remedy such defects and quiet titles to such lands, the act of 1890 (Chapter 556) was proposed to the Legislature and became a law. This act, in effect, provides that if the notice required to be served by the purchaser is not served by him within the time prescribed by law, the occupant himself must redeem said lot within five years from the last day of sale. And in all cases of tax sales heretofore made by the Comptroller, when said notice has not been served, the occupant is required to file a written statement of such occupancy in the office of the Comptroller within one year after said act shall take effect, or be forever barred from all right or title thereto. This act was approved by the Governor, and by its terms took effect immediately. [See appendix A.]

### The Proposed Adirondack Park.

From its organization this Commission has fully realized the necessity of increasing the area of State land within the Adirondack wilderness. With each successive year of its administration it has become more and more impressed with the belief that the acquirement of the entire forest was necessary in carrying out successfully any intelligent policy of care and preservation. In their annual reports to the Legislature, the Commissioners have repeatedly called attention to the scattered condition of the State land, and the consequent impossibility of inaugurating any system of management consistent with scientific forestry.

It soon became evident that there could be little increase of territory through defaulted taxes; for the rise in value of lands in this region precluded any further accessions from tax sales as heretofore. It was clear that, aside from the land already owned by the State, further accretions must come from purchase. The Commissioners, therefore, note with pleasure the rapid development of public sentiment in favor of a policy of that character. We deem it immaterial whether the popular demand calls for a park or a preserve, provided the consequent legislation enables the State to acquire and hold the territory in one grand, unbroken domain. Our only care is that in our own plans and recommendations we shall not so far outrun public opinion as to defeat our own ends; that if public sentiment indicates that 2,000,000 acres are all that can be safely called for, it would be unwise to ask for the purchase of the entire Adirondack plateau; especially as the remainder can be secured at any time by subsequent purchase, the delay depending solely on the facility with which the first purchases are made. If the area suggested by us is too small, the error can be easily remedied; if too large, the error may be a fatal one.



The Forest Commissioners, more fully than all others, are impressed with the importance and necessity of this purchase, and more than all others they sincerely desire its consummation. In it they see a solution of many vexed questions, important ones that can be solved, practically, in no other way. Year after year this Commission has come before the Legislature with carefully prepared bills whose enactment was intended to prevent the building of railroads through the Great Forest of Northern New York, only to meet with discouragement or absolute failure when the bill came to a vote. But, with the ownership of the entire forest in the State, the railways now in operation, or the construction of new lines, would be a matter which could be so controlled and regulated that railroads and locomotives would no longer be a menace and source of danger.

The petty trespasses, which have caused this department more care and annoyance than the wholesale operations of delinquent lumber firms, would cease. The thieves would be without the excuses of confusion and uncertainty of boundaries which they now offer to account for their presence on State lands.

Plans for the management of this property in accordance with some intelligent system of forestry, and with reference to securing the large revenue obtainable from these lands — plans which the commissioners have often considered in careful, earnest discussion — could then be put in successful operation. For these reasons the Governor's message, and the concurrent resolution of the Legislature authorizing this Commission to take certain initiatory steps, were welcomed with satisfaction, and the work thus ordered was entered upon with zeal and sincerity.

The task, however, was no small one, and during the season of 1890, the resources of the Commission were

taxed to their utmost to complete the specified work and gather the required information.

The work was commenced immediately upon the passage of the resolution. Competent foresters were selected and ordered to report for instructions to the Albany office, where the territory to be examined by each man was allotted to him. The necessary maps were furnished to each, and printed forms containing an exhaustive list of questions to be answered were given to the foresters, upon which to make their reports, a separate report being required for each lot or parcel of land. The forms thus used, and which proved admirably adapted to the purpose, were the same as used in the previous work of this department, and were similar to those described in our Second Annual Report to the Legislature, page 155. These same forms were used by our agents in reporting upon lands offered for sale, a large amount of which were recently purchased by the Commission in accordance with chapter 37, Laws of 1890.

The records and descriptions of over 3,000 separate parcels of land were carefully examined, a large share of which were based on personal inspection made by the foresters on the ground. The time was too short and the territory too large to permit a personal examination of every lot. But the assessors of the towns in the counties embracing the Forest Preserve are required to file each year in the office of the Forest Commission a copy of their roll, together with a description of each lot, including both State and private lands; and where the forester's report was lacking for any lot, resort was had to these descriptions of the assessor. The descriptions required from the town assessors are in accordance with the terms of the following circular:



## STATE OF NEW YORK:

COMPTROLLER'S OFFICE,

ALBANY, . . . . ., 189 . }

*To the Assessors of the Town of* . . . . .

. . . . .

GENTLEMEN.—Inclosed herewith we send you a copy of chapter 280 of the Laws of 1886, which authorizes, under certain conditions, the taxation of “wild or forest lands” belonging to the State within the Forest Preserve. In order to satisfy this Department and the Forest Commission that no unjust discrimination has been made against the State in the valuation of such lands, but that State lands in your town are assessed for no larger sum than lands of the same class belonging to individuals, as well as to facilitate compliance with the provisions of said act, *all the requirements of which will be strictly enforced*, you will please carefully read and observe the following general directions, viz.:

*First.* Your assessment-roll must be divided into three parts, respectively headed, “Resident Lands,” “Non-resident Lands,” and “Wild or Forest Lands belonging to the State.”

*Second.* All the laws governing the assessment of non-resident lands will apply to and *must govern* the assessment of State lands; and, furthermore, the assessment of all lands, *no matter under what head they may come*, must show the character of the lands assessed. In designating such character, the following words, which will have the meaning set opposite each, will be employed:

“CLEARED.”—Meaning improved lands of any kind, including fallows.

“MEADOW.”—Meaning wild, unused meadow lands. If pastured or mowed, or used by any one, they become thereby cleared lands.

“WATER.”—Meaning lands covered by considerable bodies of water.

“WASTE.”—Meaning rocky, barren or sterile lands, incapable of raising a forest.

“BURNT.”—Meaning lands burnt over since June 1, 18 . . .

“DENUDED.”—Meaning lands stripped of timber by fire, prior to June 1, 1886, or from any other cause, at any time, and not yet occupied by a new growth of trees.

“LUMBERED.”—Meaning forest lands from which the soft timber has been removed.

“FOREST.”—Meaning virgin forests, unharmed or untouched by axe, fire, or floods.

In many instances a lot or parcel of land may possess a variety of characters, in which cases the proportion, as near as the same can be estimated without an actual survey or measurement, as well as the value of each part, must be separately and plainly given. The following examples, adapted to each division of the assessment-roll, fully and clearly illustrate the mode of characterizing land and valuing it in accordance with its character:

RESIDENT LANDS.

NAMES OF TAXABLE INHABITANTS.	Acres.		Value of land taxed.	Total value.
Doe, John .....	50	cleared .....	\$500 00	\$500 00
Roe, Richard.....	800	{ 80 water.....	.....	.....
		{ 160 cleared.....	640 00	.....
		{ 80 burnt .....	40 00	.....
		{ 160 lumbered .....	160 00	.....
		{ 320 forest . . . . .	640 00	1,480 00

NON-RESIDENT LANDS.

Number of lot.	DESCRIPTION OF LAND.	Acres.	Value of land.	Total value.
TOTTEN & CROSSFIELD'S PURCHASE Township 44.				
1	.....	1,050	meadow .....	\$2,100 00
5	.....	1,050	100 cleared .....	400 00
			600 water .....	120 00
			100 burnt .....	50 00
			250 denuded ....	60 00
8	.....	1,050	320 water .....	.....
			550 forest .....	2,200 00
			180 lumbered ...	360 00

WILD OR FOREST LANDS BELONGING TO THE STATE.

Number of lot.	DESCRIPTION OF LAND.	Acres.	Value of land.	Total value.
BENSON TOWNSHIP.				
9	.....	160	burnt .....	\$40 00
14	.....	160	{ 80 waste.....	20 00
20	.....	160	{ 80 lumbered .....	40 00
			denuded .....	20 00
TOTTEN & CROSSFIELD'S PURCHASE. Township 8. S. W. 1/4.				
S. W. cor. ....	2,500	{	100 cleared ....	.....
			250 water.....	.....
			500 meadow....	1,000
			1,000 lumbered ..	1,000
			650 forest.....	1,300
				3,300



*Third.* As wild or forest lands are the only State lands subject to assessment, the acreage thereof "cleared" or "water" should be designated, but such acreage should not be assessed.

*Fourth.* Your oath as assessors can not be made on the roll until after review day, or the third Tuesday of August; but such roll can be so progressed by the middle or latter part of July as to be virtually completed, a copy of which, showing your assessment of State lands subject to taxation, must, on or before August first in every year, be filed in this office, and another in the office of the Forest Commission. At the end of the said copy rolls to be filed in this office and the office of the Forest Commission, you should cause to be written the following form of oath, which should be sworn to by each assessor, or by a majority of the board, before a competent officer.

"We, the undersigned, assessors of the town of.....  
in the county of....., do severally depose and swear,  
that the preceding is a true copy of the assessment-roll of said town  
for 189 ; that we have set down in the foregoing assessment-roll all  
lands in said town that we have been informed belongs to the State;  
that we have designated, to the best of our information and belief,  
the character of each parcel of land assessed, whether belonging to  
the State or individuals; that the value of State lands has been  
determined from their character, and the value of lands of the same  
class and character assessed to individuals or as non-resident lands;  
and no fallows, or cleared or improved lands of any kind, belonging  
to the State, have been assessed, but that the only State lands  
assessed by us have been wild or forest lands."

.....  
.....  
.....

*Assessors of the town of.....*

Subscribed and sworn to before me, {  
this....day of.....189 }

.....

.....

Respectfully yours.

EDWARD WEMPLE,  
*Comptroller.*

The reports furnished by the assessors tallied fairly well with those sent in by the foresters, which in every case were based on personal examinations made while on the ground. Where discrepancies appeared a further examination was ordered.

The office of the county clerks in the various Adirondack counties were visited by an Inspector, who made a search of the land records on file there, and from the memoranda thus obtained, together with information gleaned from the tax-books in the Comptroller's office, the names of the owners of the *non-resident* lands were obtained, and a list of their names and lands compiled for future reference. In examining the county records notes were made of all recent transfers of land and the prices paid. The names of the owners of the *resident* lands appear on the assessment-rolls filed in our office.

It was noted with satisfaction that the details of the foresters' reports verified the shades of coloring and designated areas of virgin forest, hard-wood forest, and denuded land, as shown on the map published by the Special Commission of 1884.

This map was used in reproducing, on a smaller scale, the boundary lines of the proposed Park, and a copy of it accompanies this report. A much larger map, one showing all the surveys, township lines and their interior allotments, was necessarily used in laying out the exact boundaries, and it is now on file in our office.

Some information may be desired as to the reasons which prompted the selection of the particular lines used in laying down the boundaries of the proposed Park.

Having decided that it would be unsafe and inexpedient to recommend the purchase of the entire Adirondack forest, the question remained as to where, within its



interior, the lesser territory agreed upon should be located. After many long and earnest discussions the Commission decided unanimously that the location of the Park must include, as far as possible, the following districts, viz.:

The Hudson River watershed and its tributaries, so far as they lie within the forest boundaries indicated by the "red line" on the accompanying map:

The mountain region of the Adirondacks, including Mounts Marcy, Seward, Whiteface, Pitch Off, Camel's Hump, the Boreas Range, and the Blue Ridge:

The lake region, including the Racquette, Long Lake, Blue Mountain Lake, the Saranacs, Placid, the Tupper, Cranberry, Smith's, Albany, Big Moose, the Fulton Chain, Bisby Lakes, State Reservoirs, Jock's, the Canadas, Piseco, Pleasant, and Indian Lakes.

On account of the large number of invalids who annually visit the Adirondacks for the restoration of their health, it was deemed of the greatest importance that the district in which the Sanitariums are located should also be included.

The interest of the immense number of summer visitors was also considered; and as more people visit the Lake Placid region than any other it was deemed necessary that the line should include this locality.

These points having been determined, it became apparent that the eastern boundary of the Park must coincide, for a long distance, with the eastern edge of the forest; that the mountain region forced the line eastward to the Schroon River, and to Keene Valley; that the interests of the summer visitors and invalids demanded that the northern boundary should include the towns of St. Armand and Harrietstown; while the protection of the Hudson held the line on the east and south well to the border of the wilderness.

These points having been fixed, the western boundary had to fall wherever the stipulated area would permit. In arranging the western line the only question was, how far will this area extend; how far will it reach? The zigzag direction of the lines of the western boundary was due to the fact that the township and lot lines in that region run northwest and southeast, or on "ten o'clock and four o'clock lines." A detour was also made to include the State Reservoirs at the Woodhull Lakes; and a small recess was considered advisable on the Bethune and Maxwell Tracts to exclude the village of Morehouseville. Since the publication of these boundaries it has been suggested, in a meeting of one of the legislative committees, that the northern line should be changed so as to include Township 18, Town of Brighton; and as there are good reasons for doing so — the State already owning a large share of this township — the line will be amended accordingly.

The records sent in by the various foresters indicate that the light green color used on the map of the Special Commission of 1884, designating the area of land from which the spruce or soft wood had been removed, has not spread as much as generally supposed; and that the corresponding encroachment of the lumbermen is not as extensive as feared.

As fast as the reports of the foresters on the various lots, and the assessment-rolls of the different towns were received at the office, they were examined, copied, and tabulated in proper form. The tabulations of these statistics involved a large amount of work, as will be readily seen from the synopses which are also submitted with this report.

In the course of the work the statements of the assessors were examined in connection with each separate lot or par-



cel of land throughout the entire Adirondack forest, which examination disclosed the fact that in one town in Essex county over 25,000 acres of timber land were omitted entirely from the assessment-roll, thereby entailing on the State lands in that town a heavier tax than they should be called upon to bear.

It was also discovered that here and there throughout the Preserve several State lots were assessed to individuals, evidently at their request, through some mistaken idea of theirs that they would thereby acquire a title to the land.

The work having been completed, the report called for by the concurrent resolution was submitted to your honorable body at the opening of the present session. As only a few copies were printed, and as there is a large and widespread demand for it, we embody it in our annual report.

This special report was as follows:

# Shall a Park be Established in the Adirondack Wilderness?

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## REPORT OF THE FOREST COMMISSION.

*To the Legislature :*

The Governor of this State sent to the Legislature of 1890 the following communication:

STATE OF NEW YORK:

EXECUTIVE CHAMBER,  
ALBANY, January 20, 1890. }

*To the Legislature :*

The portion of northern New York known as the "Adirondacks" has become a great summer resort for persons seeking pleasure or health, not only from our own State, but from other sections of the Union. It is rapidly becoming a nation's pleasure-ground and sanitarium.

The State now owns a large portion of this section, which has been placed under the control of a Forest Commission. The present statutes seem to contemplate retaining all the lands that come to the State from tax sales as a part of a vast park, without reference to quality, quantity, or locality; and many parcels thus reserved are small, and are not connected with the main body of State lands.

It seems to me that the limits within which lands are to be retained by the State for this purpose should be settled and defined, and should include the wilder portion of this region covering the mountains and lakes, at and around the headwaters of the several rivers that rise in that locality, including the Hudson river; and that all the lands outside of these limits should be subject to sale as other State lands are sold. If practicable, these lands could be exchanged for wild and forest lands within the limits prescribed.

Considerable complaint has been made that persons desiring to build summer camps or cottages upon lands belonging to the State have not been permitted to do so. I can see no reason why, under



suitable restrictions, small parcels should not be leased at a moderate rental for such purposes. Such occupants would have an interest in preserving the forests in all their beauty, and would be the best of firewardens and foresters, while the wilderness would thus afford a summer home to persons of moderate means, as well as to the wealthy.

The subject is worthy of the most careful consideration.

It is represented to me by those who are familiar with the situation and needs of that section, and in whose judgment I have confidence, that a State park, from fifty to seventy miles square, can be obtained by the State in that region at comparatively trifling expense, and that when obtained, if judiciously and sensibly managed, it will prove of inestimable value and benefit to the whole country.

A personal inspection on my part last summer of a portion of the Adirondack region, confirms, in my judgment, the desirability of some appropriate legislation upon the subject.

It is believed to be the true policy of the State to encourage, rather than retard, visitation to this delightful region, and a broader and more enlightened policy than that which has heretofore been followed should be pursued. Several reasons are apparent why it is expedient that some independent commission should investigate this matter and originate a scheme for the carrying out of the suggestions herein outlined, rather than the Forest Commission, whose powers are already limited by statute, and whose duties are confined to a mere preservation of the forests.

I think the Adirondack forests, instead of being an expense and burden to the State, are capable, under the liberal policy here suggested, of paying all the expenses of their preservation, as well as yielding a handsome revenue to the State.

I would, therefore, suggest the propriety of authorizing the appointment by the Governor of a commission, to be composed of three or five public-spirited and well-informed citizens, familiar with the Adirondack region and its needs, and having no adverse interests (who shall serve without compensation, except traveling and other necessary expenses), to investigate the whole subject, and to recommend to the Legislature a plan for the creation of a State park in the Adirondacks, and to fix and define the limits thereof, and for leasing small parcels thereof for summer camps, cottages and buildings, and for acquiring all the forest lands within its limits, and to make such other recommendations as the commission may deem proper.

DAVID B. HILL.

The communication was referred, by the Senate, to the committee on finance, who made the following report :

*To the Senate :*

In pursuance of a resolution of the Senate, adopted January 20, 1890, the committee on finance has had under consideration the message of the Governor, relating to the subject of establishing a State park in the Adirondack wilderness.

The committee understands the recommendations of the Governor contained in this message, to be briefly these:

*First.* That leases of small parcels of State land in the Adirondack region should be granted to persons desirous of establishing camps, or of building cottages.

*Second.* That a State park of from fifty to seventy miles square, in the wilder section of this region, in and about the headwaters of the rivers, should be laid out for the use of the people.

A corollary from the latter proposition, and one that is immediately obvious to all, is contained in the suggestion of the Governor, that if this park is established it would be good policy for the State to sell or exchange all outlying parcels of State land, and confine the holdings of the State to the park itself.

There can be no dissent from any of these propositions. The complaints of citizens mentioned by the Governor, that they have no right to establish camps or small homes upon the public domain of the State, within the counties of the forest preserve, and that they can not, under existing laws, obtain such rights, was brought to the attention of the Legislature in 1884 by the so-called Comptroller's commission, which was composed of several public-spirited and well-informed citizens, who deemed the complaints reasonable, and recommended by bill a system of leases of small parcels, for the purpose named. Their suggestion, however, was not heeded, and subsequently the present Forest Commission framed and presented to a former Legislature a bill to accomplish the object in question, which passed one branch of the Legislature, but was lost in the other, and, therefore, failed to become a law. During the present session of the Legislature, the same bill, or a similar one, has again been introduced, and it is to be hoped that, reinforced as it is by the Governor's message, it will receive favorable action. It can hardly be necessary to observe that a measure so reasonable in itself, and so salutary to the best interests of the State and its citizens, should be at once adopted. This subject, however, is not necessarily connected with the proposition to establish a forest park.



It is admitted that the creation of such a park would be of incalculable benefit to the State and to the whole country. The claims of the tourist and the summer resident for a great public reservation, where the worker, the traveler and the lover of nature, may find rest, recreation and recuperation, great as they are, sink into insignificance beside the acknowledged fact that the preservation of the Adirondack forest, which can only be accomplished by the liberal action of the State, promptly taken, is a sanitary necessity. Consideration for the invalid, who, according to eminent authority, finds here a refuge of unsurpassed value, and regard for the public health and protection of vast commercial and manufacturing industries depending upon the Adirondack forests for even and seasonable distribution of the rain-falls of that region, alike counsel action in this matter, immediate, liberal and comprehensive.

It may, however, be doubted whether the necessary territory could be procured at a "comparatively trifling expense." The method proposed, viz.: Of sending out three or five gentlemen in pursuance of the recommendation of the Governor, if it is intended that they shall have power to enter into negotiations, or to prospect for lands, is hardly one that commends itself as economic or desirable. If the property-owner becomes satisfied that the State means to buy in a particular locality and nowhere else, prices will rise to an exorbitant figure, and the million acres or more needed, will soon be beyond any price that the taxpayer will be willing to pay. If, on the contrary, no power beyond mere investigation and recommendation as to the feasibility of the project is to be given to the State commission, and such seems to be the meaning of the Governor in his message, there would not appear to be the same reason for creating a new commission that existed when the so-called Comptroller's commission of 1884 was created. The Comptroller's commission entered into an unknown region of inquiry, and after examining the condition of the forests and their needs, and the proper measures to be adopted for their preservation, perpetuation, and extension, reached the results which were embodied in certain bills, the principal one of which, creating the Forest Commission, became a law in nearly the same form in which it was prepared and presented. It would appear, therefore, that the necessity for any special commission to examine and report in regard to a matter of the kind in question, does not now exist, and that this work should be intrusted to the Forest Commission.

The Governor says that several reasons are apparent why an independent commission should investigate this matter, but the only reasons given are: First, that the Forest Commission is charged only



with the performance of the duty of preserving the forest, and the further reason that its powers are limited by statute. Beyond question they are limited by statute, but none of its granted powers are in any respect inconsistent with the performance of the duties outlined by the Governor in his message. It would seem to the committee that the task of examining localities where the proposed area bears so great a ratio of proportion to the entire wilderness, and reporting upon the practicability of the scheme, and of laying out of the boundaries of the park, fall naturally and properly within the scope of the duties of the Forest Commission, and do not in any way conflict with the charge imposed upon them of preserving the forests. It may be added that no new statutory powers are required to enable them to do this work. Further, it may be said that the result of creating a second commission and thus giving a dual character to the general work of conserving the interests of the State in relation to its forest lands, would seem to be an unwise policy. In the judgment of the committee, all of the work pertaining to the forest lands of the State, belongs properly to the commission already in existence, and to divide those duties would, in the opinion of the committee, be the reverse of helpful in respect to the end sought to be accomplished. If there are reasons why such duties could not be delegated to the Forest Commission, beyond those contained in the message of the Governor, it is the judgment of the committee that those reasons should be given to the Legislature. The committee knows of no reason why the Forest Commission could not perform the task referred to with as great if not greater efficiency than a new commission. The Forest Commission has demonstrated its ability and desire to meet all of the requirements of the authority conferred upon it. The first responsibility of the commission — the responsibility of stopping depredations upon the forest lands, or as the Governor defines it, "a mere preservation of the forests," has been met with all the effectiveness and vigor that existing laws permitted. Depredations upon forest lands have been very largely diminished under the administration of the Forest Commission, and if at the present time those lands are in any degree despoiled by the unlawful cutting of timber, it is because of the difficulty of convicting offenders in the localities where the cutting is done. Bills introduced at the request of the Forest Commission are now pending in the Legislature, looking to more efficient methods of enforcing the law against such offenders, and it is to be hoped that these bills will be approved by the Legislature and enacted into laws. Another of the responsibilities of the commission, the adoption of methods to prevent forest fires,



has received such measure of attention as its importance demanded. The committee is informed, by what it deems to be reliable authority, that the firewardens, acting under the direction of the Forest Commission, have minimized the disastrous consequences of forest fires. The destruction of the forests by fire has been a constant menace to forest preservation, and by many who have made forestry a study, fire is looked upon as the worst enemy the forests have to encounter. It is regarded with graver apprehension than the possibilities of spoliation from felling the trees of the forests for unlawful profit. Not only has the Forest Commission been effective in these respects, but its reports have been suggestive of intelligent and progressive action, and if its recommendations, especially in reference to acquiring lands by purchase, had been favorably considered by the Legislature of last winter, it is reasonable to suppose that the policy of ownership of a compact tract of land, as suggested in the Governor's message, for the purpose of a park, would by this time have become a settled one, and a commencement made in acquiring parcels of land by purchase at moderate prices. The feasibility of the plan of buying land from individual owners at reasonable rates being thus demonstrated, the present Legislature would be the more ready to continue and extend such a plan, by conferring further authority and by making new appropriations.

It should be stated, moreover, that the maps and records of the office of the Forest Commission, the surveys and leases of lands, the warden, inspectors, and foresters, furnish a body of men and a wealth of experience and material of great value in such an investigation. The work can be done more quietly and cheaply than in any other way or by any other agency, and instead of the expensive and possibly conflicting system of forest preservation and development, which the plan proposed by the Governor would involve, the committee recommend the passage of a resolution requiring the Forest Commission to report during the present session of the Legislature, if that be practicable, and if not practicable, then to report at the next session of the Legislature upon the matters contained in the message of the Governor, and particularly upon the feasibility of establishing a State park in the Adirondacks, with directions to report a plan for the creation thereof and to define its limits, if such definition shall seem to be advisable, and to report its probable cost, together with any other information pertaining to the general subject of State forest lands that may seem to the commission to be pertinent to their future care or extension.

The committee therefore recommend the adoption of the following concurrent resolution:

*Resolved* (if the Assembly concur), That the Forest Commission be, and hereby is, directed to take into consideration the message of the Governor, addressed to the Legislature, calling attention to the subject of establishing a State park in and about the headwaters of the rivers having their sources in the Adirondack wilderness, and after thoroughly investigating the possibilities of such an undertaking, to report to the Legislature its conclusion thereon and its recommendations as to the most effective methods to be employed to accomplish that end — either by bill or otherwise — together with any pertinent facts within the knowledge of the commission relating to the general subject of forest preservation or extension, and further to report the number of acres or square miles of land essential to fulfilling the requirements of a suitable reservation or park, and the probable cost thereof, and to report also in regard to the other subjects referred to in said message of the Governor.

GEORGE B. SLOAN.

CHARLES T. SAXTON.

J. S. FASSETT.

[Senators Erwin and Sheard absent on account of sickness.]

The concurrent resolution reported by the committee was passed by the Senate March 5, 1890, and by the Assembly April 4, 1890.

The attempt to preserve the forests of the Adirondack wilderness is not a new one. From early colonial times there have been various endeavors, both through legislation and voluntary effort, to accomplish this purpose. In 1719 the New York Society for the Promotion of Agriculture, Arts and Manufactories appointed a committee "to consider the best modes of preserving and increasing the growth of wood and valuable timber," which committee recommended that the State should devote those lands not adapted to agricultural purposes to the cultivation of trees. Little or no practical result followed such recommendation, and, although much was said on the subject by men who foresaw, with regret, the disaster that would follow the destruction of the forest, no steps were taken until 1872, when a "commission of State parks" was appointed, whose duty it was to inquire into the expediency



of providing for having the State acquire title to the timbered regions lying within what are usually known as the Adirondack counties. This commission, composed of able men, with the late Governor Horatio Seymour at its head, made a report in 1873, in which they say :

“After a careful consideration of the projected forest park, with its practical bearing upon the interest of the people of the whole State, we are of opinion that the protection of a great portion of that forest from wanton destruction is absolutely and immediately required. We do not favor the creation of an expensive and exclusive park for mere purposes of recreation, but condemning such suggestions, recommend the simple preservation of the timber as a measure of political economy. The conclusion that the permanent preservation of a large portion of this forest is necessary, is based upon numerous considerations intimately connected with the great business interests of the State, conspicuous among which is an adequate supply of water for the use of the people of the State.

“It has been shown that the forests protect and preserve the springs and streams among them; and when we find individuals managing their property in a reckless and selfish manner, without regard to the vested rights of others, it becomes the duty of the State to interfere and to provide a remedy. Here, by ruthless destruction of the forest, thoughtless men are depriving the country of a water supply which has belonged to it from time immemorial, and the public interests demands legislative protection. The canal interests of the State are very great, and are already suffering from this wrong. The water supply of the Champlain canal is entirely obtained from the streams of this wilderness, and the Erie canal, from Rome to Albany, is almost entirely supplied from the same watershed. In the Hudson, near Troy and Albany, navigation at midsummer has become very difficult. The mill owners at Glens Falls and at other points find that their water supply is failing; and the farming lands throughout the State suffer from storms and droughts of increasing severity. It is of no consequence that, through ignorance of the natural law governing rain and rivers, men have hitherto permitted, without protest, the injustice which they felt, but the cause of which they did not understand. The State must apply the remedy, and to protect their interest preserve the forest. The great Adirondack forest has a powerful influence upon the general climatology of the State; upon the rainfall, winds and temperature, moderating storms and equalizing throughout the year the amount of moisture carried by the atmos-

phere, controlling, and in measure subduing, the powerful northerly winds, modifying their coldness and equalizing the temperature of the whole State."

The commissioners say, in concluding their report:

"There is no need for any expenditures, save, possibly, in the improvement of a few of the principal roads leading to the settlements. The forest is in itself a natural park, and it would be improper to think of inclosing and fencing it, for it should be a common unto the people of the State. The question before your commission is one of great importance to the State, and requires their further consideration. For the present we deem it advisable and recommend, that the wild lands now owned and held by the State be retained until this question is decided."

The recommendations of that commission were, unfortunately, not acted upon, and nothing was done in the matter until the passage of a law in 1883, forbidding further sales of State lands in the counties before referred to. In 1884 the Legislature appropriated \$5,000 to be used by the Comptroller of the State in the employment of such experts as he might deem necessary to investigate and report a system of forest preservation. As a result of such investigation, a bill was passed in 1885, establishing the present Forest Commission, and forbidding the sale or leasing of State land in certain counties to be known as the forest preserve, and making sundry provisions for the protection of forests situated within those counties. This step was taken after many years of agitation upon the subject, and of much writing, talking and effort on the part of those whose acquaintance with the importance of the subject inspired them to insist upon the State's taking some action to prevent the forests from being destroyed, in order to avert the evils which would follow such destruction. At the time that the commission of State parks made its report there was a great lack of general intelligence on the subject of forest preservation, and the public, generally, did not see the necessity of legislative, or other action, looking to the object had in view.



The statements made by the "park commission" and the reasons urged in their report, together with the fast accumulating statistics on forestry and the results and developments from research on that subject, made in Europe, were subsequently often reiterated in amplified form, and year by year spread before the people in our public prints and through the reports of the various forestry organizations, until a larger intelligence and broader views on the subject at last obtained a permanent foothold.

Twelve years after the report of the park commission was made the Legislature passed the act, just referred to, looking to the protection and preservation of our forests. Though somewhat crude and incomplete, both in form and substance, the bill passed in 1885 was probably the best that could be obtained at that time. Among its provisions, were that the lands owned by the State within the counties named should be established as a preserve; that they should not be sold or leased; that a commission should be appointed having power to sue for trespass and to collect penalties for timber illegally cut on those lands, and methods were also provided for the prevention and extinction of forest fires. These provisions were very good, so far as they went, and have had most beneficial results.

The commission authorized by that bill (chap. 283, Laws of 1885) was organized in September, 1885. Within the five years that have elapsed since it began its work there has been a great advance in general knowledge on the subject of forests and of their importance as factors in our industries and the health of the people. Everything relating to the subject has been so fully discussed in our public journals and from the platforms, that the eyes of the people have been opened; and they have learned that the destruction of their forests, that has been going on so rapidly in the years gone by, must be stopped if we wish to preserve the wealth and welfare of the State.

The proposition to establish a park in the Adirondack region is made in response to a public demand that the forests shall be preserved, and looks to the adoption of some plan more efficient than that now in vogue to accomplish the purpose. It does not appear that the name park is any better than that of preserve for accomplishing the objects required, but the name appeals to a popular sentiment and it seems to be taken for granted that the establishment of a park will be accompanied by fuller and more complete legislation having in view the preservation of our forests.

Since the passage of the resolution by the Legislature of last winter, and during its work of investigation, the Commission has been very much impressed by the character of the discussions of the subject that have been going on through our journals and other public channels. These discussions, as well as the the testimony that has been taken by the Commission, demonstrated beyond question that the establishment of an Adirondack park is urged, from all sections of the State, with a force that can not be ignored. In all that has been written and said on the subject there has not been, so far as the Commission has seen, one dissenting voice, nor one objection raised against the scheme, provided that it be feasible to carry it into effect.

Nor does this expression of opinion appear to be mere idle clamor, or inconsiderate talk, but a sincere, thoughtful, intelligent request for the preservation of our forests, based on a knowledge, perhaps not always scientific but certainly practical, of the worth of the forests and of the evils that would follow their destruction.

It would not be within the scope of this report to discuss the subject of forestry in detail, especially from a scientific point of view. There are certain facts so well established by long and careful experiment and scientific research that they must now be taken for granted. The various statistics collected all over Europe



(where forestry has long maintained a position as a science), and the results of both scientific and practical investigation has so often been laid before the public that a reiteration of them here would seem like a vain repetition and almost an offense to public intelligence. It is with the results of these experiments and investigations, only, that we have now to deal. The people now well understand that we must save our forests if we would save our timber, our water, our farms and our factories, as well as the health of our fast-increasing population.

At the outset of the investigation imposed upon it by the resolution passed by the Legislature of 1890, the Forest Commission found itself confronted by four main topics for its examination and decision. Many subordinate and co-ordinate questions afterward arose, as the investigation proceeded, but the chief and important questions to be answered were :

*First.* Is the establishment of a State park in the Adirondack wilderness feasible?

*Second.* If it be, what shall be the area of the park?

*Third.* What lands shall be embraced within the park?

*Fourth.* How shall the lands that ought to be included within the park, and not now owned by the State, be acquired?

These questions largely overlap and dovetail with each other, and it will be readily seen that they are topics on which there might be a wide range of opinion, and that to investigate them conscientiously and in a manner to spread before the Legislature practicable and reasonable recommendations, would require much work and consideration. The questions were fraught with perplexities and complications, and upon a superficial glance at the situation, the difficulties in the way of establishing the proposed park seemed insurmountable. The first question, that of feasibility, is a matter both of opinion and of fact—or of many facts—which must be carefully collated in order to reach any conclusion.

A better understanding of the nature of the work before the commission will be reached after a brief survey of the actual condition of affairs.

The region popularly known as the Adirondacks is one of undefined extent, which is diversely estimated at widely differing areas. In years long gone by the wild lands of the Adirondacks have been stated to cover 12,000 square miles. Doubtless this was an overestimate, and included lands not properly belonging to the Adirondack tract, but however that may be, large inroads have certainly been made upon the original area before the "advance of civilization." Villages, settlements of various kinds, farms and clearings have been established all around its borders, and have made large encroachments upon the original acreage. Taking the most reliable data that can be obtained, the gross area of the Adirondack wilderness proper is shown now to be about 5,600 square miles, or 3,600,000 acres. This includes the area of water (lakes, ponds and rivers), overflowed lands, clearings, farms and some villages, or settlements. It also includes many outlying and detached parcels of land, which, though they may be wild lands, are not, on account of their location, suitable for inclosure within the limits of a park. Of this estimated gross area (3,600,000 acres) the State has, according to the latest returns from the office of the Comptroller, acquired title, under sundry tax sales, in the counties of Clinton, Essex, Franklin, Hamilton, Herkimer, Lewis, St. Lawrence and Warren (the only counties embracing lands suitable for inclosure within the limits of the contemplated park) to a total area, only, of 765,036 acres, inclusive of water and flowed lands. This area is by no means a compact tract, but lies in widely separated parcels, varying in extent from one-quarter of an acre to 70,000 acres, interspersed among tracks held by individuals and corporations (mostly lumber men and paper manufacturers), an unknown number of clubs, or other



associations and persons who have established private preserves and parks in the woods for purposes of pleasure and recreation, and of hotel sites. It goes without saying, that a park could not be erected from such scattered tracts. There must be some scheme adopted by which an area could be consolidated sufficiently large to render the establishment of a park expedient. Many of the State holdings, too, come within the areas already noticed as lying too distant and too much separated from the main body of the wilderness that it is deemed necessary to preserve, to be available for park purposes. How to consolidate the lands necessary to form a park became a serious question. Only two methods have ever been suggested. One that the State should condemn and take the land necessary to form the park by the exercise of its right of eminent domain; the other that the State should acquire the land by purchase. The first method, after consideration, was looked upon by the commission as of doubtful policy and at present as impracticable. It was evident that to urge a plan for the condemnation of private lands would arouse much hostility and doubtless defeat the entire park scheme. The other plan, that for purchase, could easily be carried out, provided, that the present owners of the lands were willing to sell them and, provided, also, if the lands could be bought, that the State would provide the necessary purchase-money—two rather important provisos. Some of these lands were for sale, others, it was understood, were not in the market, or were held at exceedingly high prices. The sum required for the purchase of park lands, as fixed by the guessers was then, of course, merely a matter of conjecture, as no definite estimate of their value could at once be obtained.

On consultation with prominent, public representative men a great many conflicting opinions were obtained, most of which were favorable to the erection of a park, but many of which were not suggestive with regard to develop-

ing a practicable working plan for its erection. Some went so far as to say that the State could afford to spend \$15,000,000, as an investment in establishing the park, and had no doubt that such an appropriation would willingly be made by the Legislature, while others still, as emphatically expressed their opinion that no Legislature would appropriate even \$1,000,000 to carry out the project.

Public opinion, so far as it could be ascertained, has been from the first as a whole, strongly in favor of the park. Objections to it have come from only two classes of people, and these were early anticipated by the commission. These objections have not been strongly nor even definitely expressed, but it has been well understood that they existed, and that unless fairly met and overcome, the plan to establish the park would fail. The two classes of possible opponents to the park plan were, first, the clubs and various associations and individuals who had purchased land in the Adirondacks (in many instances in large tracts) and were holding them for pleasurable purposes—for the sake of fishing, hunting, recreation, health and summer resorts—and in some cases for speculative purposes, and as adjuncts to the hotels. These various holdings, we will classify, for the sake of brevity, as private reserves. Since the agitation of the park scheme began the number of these private reserves has rapidly increased. The seekers after pleasure in the woods, fearing that the State would, by acquiring title to all the Adirondack lands, exclude them from private ownership, have taken the opportunity, while there was yet time, to purchase many desirable localities throughout the forests and to establish private reserves, notifying the public by signs, posters and printed notices, not to trespass thereon. None are yet actually inclosed, but it is proposed in some instances, to inclose them. Sportsmen, in most cases, were not allowed to fish the waters, nor to pursue game on land belonging to these reserves. Unques-



tionably the reserve proprietors had the legal right to do this, but the public protested. To be forbidden to shoot and hunt and fish, and to roam at will through all the realm of the Adirondacks, was indeed a new and surprising thing. A king had arisen that did not know Joseph. To establish a State park that should be dotted with private reserves exercising the right to forbid the public to enter "under penalty of the law," and perhaps inclosed by some sort of fence was simply out of the question. It could not be considered. Nor could the lands of the private reserves be bought — they were not for sale, or, in a few instances they were offered for sale, the price named was too great to be accepted. The owners, naturally, did not wish to be disturbed in their possession. They were chiefly men of means, as the phrase goes, who had purchased their land for specific purposes to gratify their tastes and had, in some instances, expended a good deal of money thereon, and they would be loath to relinquish what they so much prized. At this juncture, and after sundry interviews with gentlemen connected with the private reserves, your Commission invited representatives of all private interests throughout the Adirondack region (including lumber men, club men, paper manufacturers and all land owners and others interested in the park project) to present their opinions to the Commission and to informally discuss the entire subject in all its bearings. During the discussions that followed the fact was elicited that the owners of private reserves were unanimously in favor of the park, provided that certain privileges were conceded to them — a point to be treated hereafter. The opinions held generally by the owners of private reserves were summed up by a prominent representative in saying:

"It does not appear to me that there is any good reason why private clubs or associations having in view precisely the same objects which the State has in founding this park, should be in any way interfered with so long as they assist in preserving the fish and game, and cut

lumber only in such way as to preserve the forests. Should any club or organization at any time undertake to clear the land by wholesale, for making charcoal or for any purpose other than a small, necessary clearing for cultivation, then the State might, with propriety, step in and prevent their so doing."

It was also represented to your Commission that, if the park should be extended around the private reserves, present regulations forbidding trespassing would be abolished.

A well-known and leading representative of the lumber interests, who had made the subject of forestry and timber supply and consumption a matter of study both in this country and in Europe, said to your Commission :

"It seems to me there is a practical side to this subject that should have some consideration. I have tried this summer to make a sufficient study of the way they have been managing forests in general. I have studied the German system, and have become very much interested in it. If it is possible to raise the money there is no question but what it would be the better way if the State could buy the lands outright and own them, but it is a great question whether the sum of money required for this could be raised at once, and my hope is that some plan will be devised by which the land can be bought at a low price, say at about three dollars an acre, and allow the spruce to be taken out down to twelve or fourteen inches. If that was done the State would acquire the lands at a comparatively low price. The spruce below the twelve-inch limit in a few years would grow up so that a second cutting could be done, and within fifteen or twenty-five years I think the whole land purchased by the State could be paid for with interest and cost the State nothing. The German forests that I have visited, paid last year some six or seven million dollars to the German government. I see no reason why our lands can not be treated in the same way. The trouble with us is, we are always afraid of planning out for anything seventy-five years ahead. If you went to the Legislature and said you wanted to spend several millions of dollars, and political questions came up, you would kill the whole thing. What I am afraid of is, that the railways are bound to come in. The land is not owned by the State. Suppose you own the land, you are able to prevent any roads going through. It might be that, if they went through, they would increase the value of your land. If the land is not owned by the State, the railroad can not be stopped. There is no question but that railroading does hurt the Adirondacks.



The only advantage of their going through is, that it would bring the whole of the Adirondacks closer together. This would be for the advantage of the rich and the poor alike. It would give the poor clerks and poor people an opportunity to go up there and live at low rates. As it is now, they have got to have guides and go to a large expense. My hope is that something will be done in the way of buying the land at low prices. There are 25,000 people in the Adirondacks who are depending for their living upon the different operations in lumber and who are in favor of this park, and will work in the interest of this scheme, if they think they will not lose their livelihood."

The American Forestry Association was represented at one conference by the chairman of its executive committee. This association, as is well known, is composed of a large number of gentlemen who are much interested in the preservation of the forests and have devoted much time to a study of the subject. Its representative said to the Forest Commission:

"It seems to me that this question involves two things, and they are, 'What is necessary,' and 'What is practicable.' What is necessary, I suppose, is to preserve all that portion of the forest that is shown on the watershed. The extent of that you gentlemen know much better than I do. It certainly must be very much greater than a million acres; I should imagine it to be between two or three million acres. In our minds it is entirely essential that it should be preserved in some way. If the State is ready to pay the amount of money which would be necessary to purchase the whole of it and keep it all within the control of the State, it would undoubtedly be better to do that. In my judgment it will be better, rather than to lose any portion, that an arrangement be entered into by which the State can co-operate with the private clubs and large holders (if they are willing to bring themselves within the same rule which the State would establish for its own lands), and to get their assistance in the establishment of the park. If the State can buy the lands which connect these holdings, and the whole can be brought under the same system of absolutely preventing the cutting of any timber, except, perhaps, in certain districts, and bringing the remainder of the land under that system, I think by some system of adjustment, by co-operation between the Forestry Commission and the holders of large tracts, private holders, or clubs, it would be found possible to get the support of those private holders for a movement which would make a larger park than could be done through the action of the State

alone. As to private reserves, I would advocate the adoption of some practicable system. If the State can purchase their lands — if it has the means, and can give the people of the State sufficient of this territory—I should think by all means it should purchase them. I should also say the reserves might be allowed to remain, provided they came directly under the general supervision of the forestry control.”

On the whole, the results of conferences with owners of private reserves were very hopeful, and the anticipated opposition from that source diminished as we neared it, until it appeared that instead of opposition, we might find co-operation on their part, if the interests of the private reserves were considered and judiciously treated.

The other class, before alluded to, from whom opposition might come, includes the individuals and companies who own lands which supply timber for the lumber market and for paper manufacture — by all means the most formidable class of antagonists.

The State holdings are interspersed among, and bounded on every side by, immense tracts held by timber dealers and paper makers, and in many instances the State is tenant in common with them, holding undivided shares of a considerable acreage. The interest that this class has in the Adirondack lands is not of a sentimental, pleasure-seeking, nor sanitary character. It is merely a matter of business and of money.

It is not consistent with the theories of this age, nor, perhaps, of any age, that the timber dealer and the paper maker engaged in a profitable business, should give up, voluntarily, their private benefits for a public good. They have paid money for their lands, for the sake of the growing timber that covers them; they have built saw-mills and pulp-mills and dams and other structures, at a great expenditure of money, and they claim that in the course of ordinary and fair business they are entitled to a fair percentage on their investments. It can not be denied that, from a business point of view, the claim is a perfectly fair and reasonable



one. The moral precept is, that "a laborer is worthy of his hire," and the business precept of the civilized world is that a fair investment in honorable business is entitled to a fair monetary return. The public by this time is pretty well acquainted with the charges that have been brought against lumber men. They have been well abused, and it is not a part of our business to defend them. But it is fair to say that there is a difference in lumber men, and that a wholesale denunciation of their vocation is hardly just. A discrimination should be made. While many acres of forest land have been stripped and burned over and ruined by the unwise and unbusiness-like practices of some; others have learned how to conduct their business on methods taught by forestry and which are found to be better for the lumber men, even from a selfish point of view, as they at once furnish them with timber for the market and provide for future supplies. But, aside from this question, no one will venture to deny that dealing in timber is recognized by the world as a perfectly legitimate and honorable business—as much so as any of those which employ the capital and energies of the business world.

To say that the right of lumber men to pursue a lawful and respectable calling and to exercise, as to their lands and their mills, the same rights that are accorded by law and by universal consent to other men engaged in other pursuits is recognized by the world and can not be questioned, is simply to utter a truism. How much harm soever the mischievous methods of lumber men in the past have inflicted upon the people of the State, the people could not be persuaded to retaliate by inflicting injuries upon the lumber men; and no scheme for acquiring forest lands for the park, involving the dispossession of the lumber men from their legitimate privileges, or impairing their rights, would be tolerated. It is believed that the arbitrary exercise of its power by the State

in taking lands for the park under the right of eminent domain might have this effect, and your Commission do not recommend the acquisition of park lands by that method.

It became evident, during the inquiries of the Commission, that there must be devised some system of adjustment and co-operation, some *modus vivendi*, between the State on the one hand, and the persons owning a private reserve and lumber lands on the other—a system under which the park could be established, leaving, at the same time, the rights and privileges of all undisturbed.

As to the private reserves, it has been already hinted that your Commission found that a plan of such co-operation was quite possible. The claims made on behalf of the private reserves is that, while the aims and purports had in establishing them may differ from those had in establishing the State park, they are, practically, accomplishing the precise object sought, as to lands included in them, by the establishment of the park, viz., the preservation of the forests, and consequently of the sources of our streams. With one or two exceptions, timber is not allowed to be cut within the reserves, fire is carefully guarded against, and the most efficient means employed against its origin and spread, and no acts of trespass nor depredation allowed. Rules similar to those established by the Forest Commission for the government of the forest preserve are posted, usually, throughout the lands of these reserves, and every means employed for their protection. It is assumed that the private interests of the owners would secure a more efficient administration of these lands than would be likely in the case of public lands. On this point, the preservation of the forests, it is claimed, that the purposes of the park and the private reserves are in harmony. Further investigations and consultations with the owners of private reserves have also led your Commission to the conclusion that the chief objectionable feature of the reserves, viz., their exclusion



of the public from the private reserve lands, can be, by negotiation and mutual concession, removed. It does not seem to be essential to the full success of the park scheme that the State should, immediately, acquire the lands included in the private reserves. It is of less consequence who shall preserve the forests, than that they should be preserved. The real purpose can be accomplished by coming to an agreement with the owners of the reserves that their lands shall be managed under the same system and subject to the same rules that govern the park, under a concession on the part of the State that the title of the reserves shall remain, for the time, in the present owners, to be enjoyed by them as now, as an offset to a concession on their part that the public shall have access to their lands, and that if they are ever offered for sale, the State shall have the refusal to purchase — an agreement which your Commission feels sure can be reached.

Having put aside the plan of acquiring land for the park by condemnation, the only method left for the State to acquire the private reserve lands is by purchase — a method that has two great impediments, one, the high price at which those lands are held; the other, that they are not now for sale. If it be delegated to this Commission, or to any other power appointed by the State to establish the park, to make a satisfactory arrangement with the owners of the private reserves, such as we have briefly stated, and which shall at once permit the park to be formed and the private reserve owners left undisturbed in the enjoyment of rational privileges, so long as they act in accord with the State, we believe that thus all difficulties with them can be overcome and that the ultimate purposes of the park can be fully accomplished at a largely diminished cost.

As to the lands held by the lumber men, it is essential that much of that area should be eventually owned by the State. Not that it is necessary to buy it all at once, and in large tracts,

even supposing that it were offered for sale, but there should be a method inaugurated, having for its object the gradual acquisition of lands for the park, as opportunities arise. Nobody imagines that this commission, or any other representative of the State, can call an Adirondack park into existence by the touch of a wand. Its formation must necessarily be progressive and the acquisition of lands gradual. Timbered lands are valued now at high prices, as compared with those which ruled a few years ago, and the owners are unwilling to part with them unless compensation is made to them for their mills, the value of which depends entirely on the timber cut from the Adirondack forests. No Legislature would feel authorized to make appropriations sufficiently large to meet the demands. How, then, shall the State get possession of these lands? It will be remembered that the present State holdings all came from tax sales, but it can hardly be expected that the State can acquire a much greater area in that way; the land is becoming too valuable, it is too eagerly sought for, the owners are looking too closely after their taxes, and eager bidders are too ready to pay more than the tax valuation to permit, in future, very much forest land to pass into the possession of the State through tax sales.

A solution of the difficulty is suggested in the plan, incompletely outlined, in chapter 475, Laws of 1887, attempting to provide for having the State acquire lands for forest purposes through the exchange of lands, or timber on land, owned by the State, and not suitable for the purposes of a park, or forest preserve, for land that is desirable for forest preservation. We refer here to what has already been said, that many parcels of land, some of them fairly well covered with timber, lie scattered about in small tracts so far from the main body of the Adirondack lands as to be unavailable for park purposes. These lands can be exchanged, on a fair business basis, for lands within the proposed park area, and now owned by individuals, under the conditions embraced in the legislation herewith recommended



by this commission. Still further, it is proposed that the State acquire title to land now owned by lumber men within the proposed park area, under condition that the "soft wood," so-called (thereby meaning spruce, hemlock, pine and tamarack), may be cut and taken out, within a specified time, and that no tree shall be cut, less than twelve inches in diameter, at a height of from three to ten feet from the ground, and under such other conditions and regulations as the Forest Commission, or such other authority as shall have control of the park, may, from time to time, to establish. The mature timber now standing on land owned by the State might also be exchanged, under conditions and regulations of a like sort, to be established and enforced by the proper authority, for lands desirable to be inclosed within the State park. In this way the land on which such growing timber stands could be retained by the State, and new lands acquired, which, in a few years, in the natural course of nature, will be recovered by a new forest growth.

Under such a plan it is found that the State may gradually acquire large areas of land at low prices, and so much of the land needed for a park can be obtained by these methods that comparatively small appropriations will be required from the State treasury.

Your Commission is fully appraised of the prejudice that exists in many quarters against felling trees of any sort, and under any circumstances, in the Adirondack forest. Considering the manner in which trees have been heretofore cut, and the devastation that has been wrought by crude and thoughtless methods, this prejudice is not surprising; nevertheless it is a prejudice. "Woodman spare that tree," is poetical, but it is not business-like, when we talk of forests. No scheme of forestry is complete that does not contemplate the preservation and cultivation of timber for the sake of wood to be used for merchantable purposes; and the merest tyro in the school of forestry knows that mature trees for timber pur-

poses can be cut to the pecuniary advantage of the owner, and still leave the forests intact, so far as regards all that is included in scientific forestry which has regard to our water supply for industrial and agricultural purposes, to our future supply of timber, and to sanitary ends. Unquestionably it would be far better if the State could own the land, out and out, from the beginning, but in view of the cost and difficulty involved in obtaining it, the methods herein suggested appear to be the only practicable way of establishing the park, and these, in the opinion of your Commission, are reasonable and feasible.

A misunderstanding has prevailed to some extent with regard to the attitude of forestry toward the lumber interests of private owners. It is, however, generally understood, now, that the true interests of the lumber men are not incompatible with forest preservation, and it has been declared to be one of the objects of the forestry movement in this country "to harmonize the interests of the lumber man and the forester, and to devise for the lumbering interest such protection as is not given at the cost of the forests." Forestry is not opposed to having trees cut down in the proper way. They must be cut to supply the world with timber. They furnish the material for shelter to mankind, and contribute to render the houses of men comfortable and beautiful by providing fuel and decorations. It is needless to point out here the manifold purposes for which wood is needed, and how largely it enters into our industries and arts, contributes to our convenience and pleasure, and becomes a necessity of our daily lives. Civilization could hardly exist without it. It is from trees, and from trees only, that our needs for wood are supplied through the timber dealer and the lumber man. It is not the exercise of their vocation, but their frequent abuse of it, that calls for criticism—a distinction that has not always been made by the critics. Estimates show that 30,000,000,000



feet are required annually in this country for building and manufacturing purposes alone, leaving the fuel question out of consideration. It is the unwise, improvident, stupid method, or want of method, by which the cutting has heretofore too often been done, that is deplored. Under the old practice the forests have rapidly disappeared, and, if it continues, in a few years none will be left. The lumber man will have ruined his own business, as there will be no forests to furnish him with his stock in trade. It is the purpose of forestry to point out to the lumber man the true methods of exercising his own profession, which will provide him material for the future as well as the present, by maintaining permanent forests through a succession of crops. The lands acquired for the park can be, doubtless, brought under a system of good forestry management, and permanent forests maintained thereon. Your Commission believes it to be good policy for the State in future to acquire lumbered and even denuded lands for park purposes, since these lands can be obtained at a small cost, and it is a well-established fact that, if a tract of cleared, or even cultivated land is for any considerable length of time abandoned and kept free from destructive agencies, the forest reasserts itself, and the soil is soon covered with an arborescent growth. The phrase "lumbered land" is a somewhat misleading one. It does not imply that such land is cleared, devastated, or even stripped of timber. The term is used, locally, to describe lands from which the "soft wood" (spruce, hemlock, pine and tamarack—one or all) has been taken, leaving the hard wood (birch, cherry, maple, beech, etc.) standing. Generally there is so much of this hard wood left on a "lumbered" tract that an inexperienced eye glancing over it would scarcely detect the work of the axe. The woodmen expect to see such land covered with spruce again, large enough to be marketable, in about fifteen years. Even the denuded forest lands to which we refer are usually sufficiently well covered

with a light growth of poplar and shrubs of various kinds to play a serviceable part in the purposes of forestry, and they will largely, if preserved from fire, be reclaimed by the forest.

The questions as to the area of the park and the lands that ought to be embraced within its limits have received much consideration, and as in the case of other questions, a decided difference of opinion has been found to exist upon them. The suggestion of the Governor in his message of January last is that the area of the park should be "from fifty to seventy miles square." The smaller area mentioned would contain 2,500 square miles, or 1,600,000 acres, and the larger area 4,900 square miles, or 3,136,000 acres. The minimum area for a park that has been suggested to your Commission is 1,600 square miles, or about 1,000,000 acres, while most have urged larger areas, ranging from 2,500,000 to 4,000,000 acres. As to the lands that should be included within the park, the Governor's suggestion is that they should embrace "the wildest portions of this region covering the mountain and lakes, at and around the headwaters of the several rivers that rise in that locality, including the Hudson river." This would include an area, at least, of 2,250,000 acres.

The actual size of the park must depend, ultimately, upon the liberality of the Legislature in providing ways and means for its establishment, and this in turn will largely depend upon public opinion. The objects to be gained by establishing the park are stated by its various advocates in varying language, although perhaps agreeing in substance. One of the purposes is alleged in general terms to be "the preservation of the forests." This phrase allows different interpretations and means different things to different people — to one the entire wilderness, to another only portions of it. The benefits derivative from forest preservation are stated as the maintenance of our timber supplies, the conservation of the sources of our rivers by the protection of watersheds, the protection and preservation of fish and game, and the founding of a permanent public resort for those seeking pleasure and rest,



and which shall also be a sanitarium for invalids. It is not easy to decide with what minimum acreage a park can be made that shall accomplish all these purposes. A park of the larger areas already named would certainly do so — one of the smallest area named might possibly do it. The decision of the question seemed likely, at first, to turn upon the probable cost involved in the undertaking. But if Governor Hill be right when he says in his message: "I think the Adirondack forests, instead of being an expense and burden to the State, are capable, under the liberal policy here suggested, of paying all the expenses of their preservation, as well as of yielding a handsome revenue to the State," then the question of expense at the outset becomes one of minor significance and can have little bearing upon the determination of the size of the park. Very good arguments are urged to show that the Governor is right in thinking that the State can derive a revenue from its forests. If such lands are profitable to individuals why not also to the State? It is well known that many of the European governments find their forest lands to be sources of large revenue. It has been said that the difficulty in the way of our doing this is that we have nobody of sufficient knowledge of forestry to manage our State forests. Doubtless this has been true but it is hardly so now. Knowledge on this subject has rapidly increased within a few years. Many of our lumber men have been in Europe to study the subject for themselves and are practically working now, in their own forests, on scientific principles. Many of our young men, looking about for a profession, have been and still are studying forestry in the academies of Germany and France, and their number will rapidly increase as a demand for this knowledge increases. There are already among our people a goodly number of educated, practical foresters, well versed in the methods that they have learned in Europe. There can be little difficulty apprehended in obtaining the right men for this work. The demand will create the supply.

The finance committee in their report to the Senate upon the Governor's message say that :

"It is admitted that the creation of such a park would be of incalculable benefit to the State and to the whole country. The claims of the tourist and the summer resident for a great public reservation, where the worker, the traveler and the lover of nature may find rest, recreation and recuperation, great as they are, sink into insignificance beside the acknowledged fact that the preservation of the Adirondack forest, which can only be accomplished by the liberal action of the State, promptly taken, is a sanitary necessity. Consideration for the invalid who, according to eminent authority, finds here a refuge of unsurpassed value, and regard for the public health and protection to vast commercial and manufacturing industries depending upon the Adirondack forests for even and seasonable distribution of the rain-falls of that region, alike counsel action in this matter, immediate, liberal and comprehensive."

It is evident, that a park of the smallest area, before named (1,000,000 acres) would not be sufficient to meet the essentials specified by the committee, particularly "the preservation of the Adirondack forest" and "the protection of the vast commercial and manufacturing interests depending upon" them, nor would so small a park be a sufficient factor in the distribution of the rainfall of the Adirondack region, nor in climatic and sanitary effects—points which are wisely urged by the committee. And, further, a park of that limitation would be insufficient to "include the wilder portions of the Adirondack region covering the mountains and lakes at and around the headwaters of the several rivers that rise in that locality" as urged by the Governor in his park message.

Again, it is proposed by both the Governor and the finance committee that, in case the park be established, all the State lands outside the park limits should be sold, and that State holdings should be confined to the park itself. This means, of course, an abandonment of the forest preserve and of the whole system of forest preservation as established by the Laws of 1885. If the present system is to be abandoned,



and if the park be intended to supplant the preserve, it seems to this Commission, indispensable, that the park should embrace a much wider area than 1,000,000 acres. The proposition to abandon the forest preserve system could only have been made, it would seem, on the supposition that the park shall be practically coextensive with the Adirondack forest area, proper, and that the suggested sale of State lands only referred to those outlying and detached parcels of land, to which we have before referred, as not belonging properly to the forests and which, from their separated situation, were not suitable for park purposes. The Forest Commission, however, does not deem it good policy, at present, to abandon the system of forest preservation and protection provided for by the Laws of 1885. That system is found to have worked well and to have accomplished good and substantial results. In our opinion, it should be continued, whatever area may be eventually determined for the park.

Considering the attitude that the people have assumed in asking for the establishment of a park in the Adirondacks no lengthy argument is required in favor of the proposition. The science of forestry, with all that it involves, is to the American a comparatively new theme, but to the European all the causes which have led up to the development of the science—the harm, the suffering, the penury that have followed in the wake of forest destruction and the costly means that have been employed to arrest these evils by the re-establishment of forest—all this is an old story. All the facts concerning the devastation caused by destructive floods and spasmodic torrents, to be followed by equally destructive droughts, are well known and have become matters of history. It has been demonstrated that the regions where these phenomena have appeared (freshets and droughts in turn) were those where the forest have been stripped off and, in the ratio to areas of destroyed

forests, the floods were heaviest, and the droughts most severe. There is no escape from the logical lessons that the facts teach. There would seem to be abundant proof that the clearing of forests tends, at certain periods, to diminish the flow of springs and the humidity of the soil, resulting in droughts, and at other periods to create torrents and floods. A glance at these facts is sufficient to show the important bearing that forest preservation has upon agriculture. If the freshets of the early spring are destructive, the droughts of summer are more so. Without water there is no fertility—without forests there is no water. To quote the sententious saying of a French author: “The woods hold the water; the water makes the meadows; the meadows the flocks; the flocks the manure; and the manure the grain.” Nothing seems to be a better settled fact than that the forests feed the springs which, in turn, feed the farms.

With reference to the bearing of forest preservation on the economic question, we cite the testimony of a well-known New York manufacturing house. They write to this Commission that:

“The prosperity of some of the most valuable industries of the State depends in a large degree upon a proper conservation of its woodlands. In all the northern States, with the exception, perhaps, of Maine, the destruction of the woods has become a serious item in, or rather a tax on, the cost of goods made there, and that at a time when the profit, if any at all, has been reduced to a minimum. This has been having, and is now having its influence upon the cost of all goods manufactured in that section of our country. So irregular and uncertain has become the supply of water to run the machinery of the mills situated upon many of the streams, that steam is becoming an almost universal substitute for water to secure a constant and regular motive power. The cost of coal and the various expenses attending upon its use, amount in the aggregate, each year, to hundreds of thousands of dollars.”

That forests exert a powerful climatic and meteorologic influence, can not be denied. Dr. J. M. Anders, of Philadelphia, in his recent book, “House Plants as Sanitary Agents” (an excellent authority), says that:

“The almost universal experience has been that wherever, in past time, forests have been cleared away, the effect has been most



lamentable, the smaller streams drying up, followed by infertility of soil, insalubrity of climate and, sometimes, utter desolation." "To show," he adds, "that streams and rivulets owe their origin and permanence to woodlands they have reappeared after reforesting the country which had been cleared."

The sanitary value of our forests can not be overestimated. In addition to their furnishing a summer resort for the overcrowded population of our towns and cities, a place where rest, recuperation and vigor may be gained by our highly nervous and overworked people, the healthful and purifying influence of coniferous forests has been thoroughly established. The belief that the atmosphere of evergreen forests has a curative effect upon persons suffering from pulmonary phthisis is a very old one. The old Romans sent patients with ulcerated lungs to *Libra*, where, by breathing the balsamic emanations of the pines, with which the country abounded, they are said to have lived many years freed from their complaints.

The testimony, based on personal, careful and scientific investigation of such men as Dr. E. L. Trudeau, of Saranac, can not be set aside. Himself an invalid, restored to health by forest life, he has devoted himself to the question of environment, in its relation to tuberculosis, and by experiment on living animals has demonstrated the value of the terebinthine forests of the Adirondack region as a factor in warding off pulmonary diseases. He says that:

"Twenty-five per cent of the patients sent to the Adirondacks suffering from incipient consumption come back cured, a proportion only surpassed by the State of Colorado. As a sanitarium for the State and city of New York alone, the value of this region is inestimable, and many professional men will be at a loss where to send their suffering patients who are unable to pay the expenses of a trip to Colorado or California, unless some steps be immediately taken to save to the State this heritage that should be preserved for the people."

Dr. Alfred L. Loomis, of New York (an eminent authority), has also given valuable scientific testimony to the value of evergreen forests as a therapeutic agent in lung affections. He writes:

“Having long since been convinced by my observations that evergreen forests have a powerful purifying effect upon the surrounding atmosphere and that it is rendered antiseptic by the chemical combinations which are constantly going on in them, I invite attention to some conditions which may explain their therapeutic power. Such ambiguous terms as ‘balsamic influence,’ ‘health-giving emanations’ and ‘aroma-nized atmosphere’ must be regarded as empty phrases, and meaningless as scientific explanations. The clinical evidence, however, of the beneficial effects of pine forests on phthisical subjects is unquestionable. The changes attributable to the persistent inhalation of air impregnated with the emanations of evergreen forests are such as to indicate that the atmosphere is not only aseptic but antiseptic, made antiseptic by some element which is not alone fatal to germ life, but at the same time is stimulant and tonic to normal physiological processes within the lungs. We are led to the conclusion that this antiseptic element of evergreen forests, an element which is not found elsewhere, is the product of the atmospheric oxidization of turpentine. It is evident that the local and constitutional effects of turpentine are those of a powerful germicide, as well as stimulant. Its presence in the atmosphere of the pine forests can not be questioned. Again, ozone is said to be present in excess in the air of evergreen forests, and the beneficial effects of such an air have been ascribed to this substance alone. But it seems evident that there is a close relation between an excess of ozone in the atmosphere and turpentine exhalation.

“Recent developments in the treatment of phthisis by gaseous injections, if they are found beneficial, are apparently due to the arrest of septic poisoning, and not to the destruction of the tubercle bacilli. It is my belief that the atmosphere of evergreen forests acts in a similar manner, and facts seem to prove that the antiseptic agent which so successfully arrests putrefactive processes, and septic poisoning, is the peroxide of hydrogen, formed by the atmospheric exudation of turpentine vapors. It is stated that wherever the pine, with its constant exhalation of turpentine vapor and its never failing foliage, can be distributed in a proper proportion to the population, the atmosphere can be kept not only aseptic, but antiseptic by nature’s own processes, independent of other influences, than a certain amount of sunshine and moisture. It is not possible for every one to take his weak lungs to an aseptic air, but it is possible to render the air of most localities antiseptic. I would, therefore, impress on the public the importance of preserving our evergreen forests, and of cultivating about our homes evergreen trees.”

The practical question for the consideration of the people of New York is “How can our forests be saved?” and their duty is,



undoubtedly, to find an immediate answer to the question. Whatever is done must be done quickly. The ax and the saw-mill are busy (in too many instances recklessly busy), and locomotives are shrieking and puffing where, until a short time ago, the silence was only broken by nature's voices. Waste and ruin in the forests must be stopped or soon there will be no forests to preserve or from which to form a park.

A writer in a recent number of a prominent German magazine, speaking for Italy, says :

"The improvidence of five generations has changed the climate and compromised the salubrity of the country. The highlands having been denuded of trees, the flow of water has ceased to be regular. Waste lands of an immense extent, which formerly yielded abundant harvests, are now subject to alternating periods of inundation and drought and consequently are poisoning the atmosphere with the germs of malaria."

If further testimony were needed let us get it from the Hon. Carl Schurz, who is, as everybody knows, an authority on the subject. He writes :

"The more study and thought I have given to this matter, the firmer has become my conviction that the destruction of the forests of this country will be the murder of its future prosperity and greatness. This is no mere figure of speech. It is simply the teaching of the world's history, which no fair-minded man can study without reaching the same conclusion.

"I am aware that there are people who turn with a sneer from the expression of any fear that our country may become sterile; who profess to be highly amused when those countries in Asia pointed out to them, which once were called 'lands flowing with milk and honey,' whose mountains were covered with forests, whose hills with the vine and fig tree, and whose plains with waving grain fields, which nourished teeming and prosperous populations, building up mighty cities and great monuments of the civilization of their times, now bare soil, barren and desolate wastes and deserts, roamed over by wild beasts and robbers, the ancient prosperity changed to misery, famine and decay, the people lapsed into barbarism; or when we point to Spain, once covered with a luxuriant vegetation, one of the most fertile countries of antiquity, the granary of the Roman empire, at the close of the Middle Ages still the realm in whose dominion the sun never

set, now in a great measure stripped bare, the old fertility gone, the people in large districts struggling with poverty and want.

"Let me tell you, the laws of nature are the same everywhere. Whoever violates them must always pay the penalty. We most grievously delude ourselves if we think we can form an exception to the rule. And we have already made a most dangerous beginning and more than a dangerous beginning in the work of desolation. The destruction of our forests is so fearfully rapid that, if we go on at the same rate, men whose hair is already gray will see the day when in the United States, from Maine to California and from the Mexican gulf to Puget sound, there will be no forests left worthy of the name."

"If," he says, "the destruction of our forests goes on at the present rate it will bring on a train of disaster from which the country may never recover."

The loss to the State of New York which would be entailed by the destruction of the Adirondack forests, taking into account the manufacturing and canal interests involved, could only be counted by millions of dollars, and this without taking into consideration the loss to the health of our citizens by the removal of the most valuable of all sanitariums, and the destruction of the valuable game preserves of the Adirondacks.

In conclusion this Commission unanimously recommends that the Legislature should enact the necessary and suitable laws for the establishment and management of a park in the Adirondack wilderness, for the reasons and upon the general basis set forth in this report. The lands to be embraced within the park, as contemplated, are unsuitable for agricultural purposes, but are especially adapted to forest growth and should be conserved for that purpose, to secure to the people of New York, forever, all the advantages to be derived from such conservation.

The Commission regards it as of the utmost importance that the State should acquire title to all the forest lands within the limits of the park, which it is possible to acquire, in the shortest practicable time.

It desires further to indicate, in the most emphatic way, the strong claims that the subject of forest preservation involved in this measure has upon the attention of the Legislature, and



to urge prompt and liberal action. It is no temporary device that is here under consideration, affecting small interests within narrow limits; but a far-reaching measure, involving the prosperity of the whole State, and having regard to its welfare for all time. On behalf of the people of the State we appeal to you for the immediate enactment of such laws as shall seem to you judicious and effective to save our forests from destruction.

With regard to the probable expenditure required to establish the park, the Commissioners have been unable, so far, to reach a conclusion entirely satisfactory to themselves, for the reason that they could not, within the period of time allotted to them for their investigation, complete such an appraisal of lands as is necessary for an accurate estimate. From the figures that have been so far ascertained, it is thought that the cost will not exceed \$3,000,000 to \$3,500,000; still, this estimate is largely conjectural. Whatever may be the expenditure required, the Commission feel confident that if the park be established and judiciously controlled under the plans herein suggested, that the State will, eventually, not only be reimbursed for its expenditure, but will receive a considerable revenue from its woodlands.

The location which we recommend for the park, its area, the lands to be embraced within it and their general character, will be learned from the bill and map with diagram accompanying this report.

To carry into effect the suggestions contained in the report, this Commission unanimously and respectfully recommends the passage of the subjoined bill. The chief provisions of bill are :

SECTIONS 1 and 2. To establish the park and define its area and boundaries.

§ 3. To provide for the control of the park and to prohibit grants of lands within its boundaries, except as pro-

vided for in the bill. No grant of land in the park to be made to railway companies, except with the consent of the Forest Commission.

§ 4. To provide for the acquisition of park lands by direct purchase; also by contracts to purchase, subject to certain leases and restrictions, especially relating to the removal of timber, under specified condition, with a corresponding abatement from the purchase-price.

§ 5. To further provide for the acquisition of lands for the park through the sale and exchange of State lands lying within the Preserve, but not desirable as tracts for forest preservation.

§ 6. To regulate the manner of making, and the approval of such contracts for sale and exchange.

§ 7. To provide means for the control and administration of the park; also for leasing small tracts of land within the park, and to prohibit the grant, to any lessee, of exclusive sporting privileges.

§ 8. To provide increased agencies for the protection of fish and game within the park.

§ 9. To constitute park a part of the Forest Preserve and render it subject to all the protection provided for lands in the Preserve by chapter 283, Laws of 1885.

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#### AN ACT to establish the Adirondack park.

*The People of the State of New York, represented in Senate and Assembly, do enact as follows:*

SECTION 1. All the lands now forming, or which shall hereafter form, part of the Forest Preserve, pursuant to chapter two hundred and eighty-three of the laws of eighteen hundred and eighty-five, and the acts amendatory thereof, and all lands acquired by the state as in this act hereinafter provided, or as may hereafter be provided by law, and which shall be situated in the towns and included within the boundaries prescribed in section two, shall together be known as the Adirondack Park, and shall as such, and subject to the provisions of



this act be forever reserved, maintained and cared for, as ground open for the free use of all the people for their health or pleasure, and as forest lands necessary to the preservation of the headwaters of the chief rivers of the State.

§ 2. The Adirondack Park shall include the lands described in section one, which are situated in the towns of Newcomb, Minerva, Schroon, North Hudson, Keene, North Elba, St. Armand and Wilmington in the county of Essex; the towns of Harrietstown, Santa Clara, and Waverly, in the county of Franklin; the towns of Long Lake, Morehouse, Arietta, Indian Lake, Lake Pleasant, Wells, Benson, and Hope, in the county of Hamilton; the town of Wilmurt, in the county of Herkimer; the towns of Hopkinton, Colton, Clifton, and Fine, in the county of St. Lawrence, and in the town of Johnsburgh, in the county of Warren, and which are included within the boundaries shown as boundaries of the proposed Adirondack Park, upon the map of such park, prepared by the Forest Commission, and filed in its office on the twenty-ninth day of December, eighteen hundred and ninety. Immediately after the passage of this act, copies of such map, duly certified by the Forest Commission, shall be filed, one in the office of the Commissioners of the Land Office, and another in the office of secretary of state.

§ 3. The Forest Commission shall have the care, custody, control and superintendence of the Adirondack Park, and shall have within the same and with reference thereto and every part thereof, and with reference to any acts committed thereon and persons committing the same, all the control, powers, duties, rights of action and remedies now belonging, or which shall hereafter belong, to the Forest Commission or the Commissioners of the Land Office, within, or with reference to, the Forest Preserve or any part thereof, or with reference to any acts committed therein or persons committing the same, provided, however, that no grant of lands within the Adirondack Park shall be made unless as in sections four, five and six of this act authorized, or to a railroad company for a right of way and stations, provided, however, that no such land or right of way shall be granted within the Adirondack Park to any railroad company except upon the consent of the Forest Commission in addition to the consent and proceedings otherwise provided by law for granting, taking or condemning land, or right of way for railroad purposes. The Forest Commission shall give no such consent except where, in its opinion, such grant shall be consistent with the general purposes of this act; and every such grant, when made, shall be made subject to such conditions as to the protection of the woods from fire and to such other conditions as the

Forest Commission shall deem proper to prevent interference with the purposes of this act.

§ 4. The Forest Commission shall have power, within the limits of the appropriations by the legislature which shall from time to time be available for that purpose, to contract for the purchase of lands, which shall form part of the Adirondack Park. In any case where lands whose purchase will, in the opinion of the Forest Commission, be advantageous to the Park, but can not, as shall appear to the satisfaction of the Forest Commission, be bought on advantageous terms, unless subject to leases or restrictions, or to the right to remove certain timber as hereinafter mentioned, the Forest Commission may make a contract for the purchase of the lands providing that the contract and the deed, or deeds, to be made in pursuance thereof shall be subject to such leases, restrictions or right. In every such case a proper abatement from the price to be paid for the lands shall be made because of such leases, restrictions or right to remove timber. But no lands shall be so purchased subject to any right to remove hard wood timber, or any trees of soft wood with an average diameter of less than twelve inches at the height from three feet to ten feet from the ground, or subject to the right to remove any timber after the period of ten years from the date of the conveyance.

§ 5. The Forest Commission shall have power, from time to time, to contract to sell and convey any portion of land within so much of the Forest Preserve as is situated within the counties mentioned in the first section of this act (excepting, however, therefrom, all islands in Lake George, and all lands upon the shore thereof), the ownership of which by the State is not, in the opinion of the Forest Commission, needed to promote the purpose sought by chapter two hundred and eighty-three of the laws of eighteen hundred and eighty-five. The proceeds of such sales and all moneys received upon exchanges made, as hereinafter in this section provided, shall be paid to the treasurer of the State, and shall be held by him in a separate fund; which shall at all times be available to the Forest Commission for the purpose of purchasing lands for the Adirondack Park, or of making exchanges, as mentioned in section four or in this section of this act. The Forest Commission shall also have power to contract to exchange lands within the Forest Preserve, or within the Adirondack Park, for other lands which shall be within the Adirondack Park. The conveyance or conveyances of lands belonging to the State, which are to be delivered in pursuance of any contract authorized by this section shall be executed by the commissioners of the general land office, and may contain such restrictions, reservations or covenants as the Forest Commission



shall deem to be promotive of the purposes sought by this act and by chapter two hundred and eighty-three of the laws of eighteen hundred and eighty-five, including in such restrictions or reservations, if the Forest Commissioners see fit, a lease or leases, restrictions, or timbering right of the character specified in section four of this act.

§ 6. No contract made in pursuance or under the authority of section four or section five of this act shall take effect until the same shall have been approved by the Comptroller, who shall give such approval in every case where the contract is made according to law and is fair and reasonable. Every conveyance executed in pursuance of any contract authorized by section four or section five of this act, shall be certified by the Attorney-General to be in conformity with the contract, and shall otherwise be approved by him as to form before the acceptance or delivery thereof. Every conveyance to be received by the Forest Commission, and executed in pursuance or under the authority of section five of this act, shall be made to the people of the state of New York as grantee, and shall be recorded in the proper county or counties and shall, after such record, be delivered by the Forest Commission to the Commissioners of the Land Office, to be treated as part of their archives. Payment for the purchase of lands, or upon the exchanges of land authorized by section four or section five of this act shall be made upon the certificate of the Forest Commission and the audit of the Comptroller from moneys appropriated for the purchase of lands for the Adirondack Park. Such expenses as may be necessarily incurred by the Forest Commission in the examination of title of lands purchased or received in exchange, under the authority of section four or section five of this act, and all other expenses incidental to the conveyances, purchases and exchanges made under such authority shall be paid by the Forest Commission from the appropriation made as aforesaid from time to time for the purpose of such purchases.

§ 7. The Forest Commission shall have power to prescribe ordinances or regulations for the government and care of the Adirondack Park, or for the licensing or regulation of guides or other persons who shall be usually engaged in business thereon; to lay out paths and roads; to appoint all officers or employés who are to be engaged in the care or administration of the Park and to fix their compensations, the same to be payable, however, only out of the appropriations made from time to time, for the expenses of the Forest Commission; to lease from time to time as it may determine, tracts of lands within the limits of the Adirondack Park, not exceeding two acres in any one parcel, or to any one person or corporation, for the erection of camps for the use

and accommodation of campers, such leases to be general in form except as to the term and amount of rental, and the term not to exceed three years, and the leases to contain strict conditions as to the cutting and protection of timber, the prevention of fires and a reservation of the right of passage over the same for travelers at all proper and reasonable times, and to contain a covenant on the part of the lessee or lessees to observe the ordinances or regulations of the Forest Commission theretofore prescribed or thereafter to be prescribed, as the same may be from time to time. No exclusive fishing or hunting privilege shall be granted to any such lessee.

§ 8. The forest guards and other employés of the Forest Commission shall, when so directed by the Forest Commission, act as game and fish protectors; and as such they shall have all powers within the Adirondack Park which game and fish protectors have, or shall have, under chapter five hundred and seventy-seven of the laws of eighteen hundred and eighty-eight, and any law heretofore or hereafter to be enacted; and they shall from time to time make such report to the board of commissioners of fisheries as that board may require. Nothing in this act contained shall be construed to permit any violation within the Adirondack Park of the game or fish laws of the state heretofore or hereafter to be enacted, or to restrict or alter as to such park any of the prohibitions or penalties prescribed heretofore or hereafter to be prescribed by such fish and game laws. It shall be the duty of the Forest Commission to provide for the enforcement within the Adirondack Park of such fish and game laws by such means as the Forest Commission shall deem wise, in addition to such other means as are or shall be provided by law.

§ 9. Except as in this act otherwise provided, the Adirondack Park shall for all purposes be deemed a part of the Forest Preserve. All laws for the protection of the Forest Preserve shall be applicable to the Adirondack Park, except as in this act otherwise provided; and the Forest Commission may conduct the same prosecutions, and institute and maintain the same proceedings, which it is, or shall be, entitled to conduct, institute or maintain with reference to any portion of the Forest Preserve; and all acts forbidden upon the Forest Preserve are, and shall be deemed forbidden within the Adirondack Park except as herein otherwise provided; and all violations of law upon the Adirondack Park shall be subject to the same punishments and penalties as if such violations were committed upon any part of the Forest Preserve.

§ 10. The Forest Commission shall include in its report for each year an account of its proceedings with reference to the Adirondack Park, and shall make such recommendations with reference thereto



as it shall deem wise, and shall state the amount of money required in the next fiscal year for the purchase of lands and for the expenses of the park.

§ 11. All acts and parts of acts inconsistent with this act, are, so far as they are so inconsistent, hereby repealed.

§ 12. This act shall take effect immediately.

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With this report there will be printed a map, prepared under the direction of the Comptroller's investigating commission of 1884, exhibiting the condition of the forest and the location of State lands as they were at that time. As the State, since 1884, has acquired a considerable area of forest lands through tax sales, and has also lost its title to some tracts by cancellations and redemptions, an exhibit of State lands in the Adirondacks at the present time, would differ materially, from that shown on the map.

Owing to the extensive lumbering operations which have been carried on since the map was prepared, on the tracts designated as "virgin forest;" and also to the fact that many of the tracts shown as "lumbered" and "denuded" lands are now largely covered with a young, second growth, the exhibit made of the condition of the forests is not entirely accurate as showing their condition now. The constantly changing condition of things renders it impossible that any exhibit of details, such as is undertaken by this map, however accurate for the time, can remain so for any number of years.

On the whole, however, this map is the best one that can be found for our purpose, and is, in a general way, satisfactory.

The map is reprinted for the especial purpose of exhibiting the two diagrams which we have added to it; the outer one designating, substantially, the extent of the Adirondack wilderness; the inner one showing the boundary of the proposed Adirondack Park, as recommended by this commission, and in explanation of the first and second sections of the accompanying bill. On referring to the map a red line will be found traced near its margin which incloses all that part of the Adirondack wilderness which can suitably be embraced within the Forest Preserve — showing, in fact, all the lands that properly belong to the wilderness, together with a small area of improved land. Within this red diagram is an area of:

Non-resident lands .....	2,247,039 acres
Resident lands .....	696,938 acres
State lands .....	644,826 acres

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Total area .... 3,588,803 acres

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These lands are classified, as to character, as follows:

Improved.....	104,123 acres
Wild meadow .....	855 acres
Water .....	67,686 acres
Waste .....	31,121 acres
Burned.....	27,274 acres
Denuded .....	77,027 acres
Lumbered.....	1,348,587 acres
Forest .....	1,932,130 acres
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Total .....	3,588 803 acres
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#### ASSESSORS' VALUATION.

Improved lands.....	\$1,000,005
Unimproved lands.....	4,061,066
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Total valuation.....	\$5,061,071
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Within this area there is, belonging to private reserves, an area, already ascertained, of 341,207 acres. The number of acres owned by several reserves has not yet been ascertained, and it is believed that the gross acreage owned by the private reserves will be found to be considerably in excess of these figures.

Provided that the State should wish to acquire the main body of land lying within the wilderness diagram, the area necessary to be acquired may be ascertained by deducting from the gross acreage those areas that it would not be necessary, or desirable for the present, to acquire.

Gross wilderness, area.....	3,588,803 acres
Less water.....	67,686 acres
Improved lands .....	104,143 acres
Private reserve lands .....	341,207 acres
Lands now owned by the State.....	644,826 acres
<hr/>	
Total to be deducted.....	1,157,862 acres
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Necessary to be acquired by the State.....	2,430,941 acres
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Inside of the wilderness diagram is a blue diagram which represents the boundaries of the proposed Adirondack Park, as recommended



by this commission. Embraced within the park boundary is an area of:

Non-resident lands .....	1,495,358 acres
Resident lands .....	300,173 acres
State lands .....	512,229 acres
Total area.....	2,307,760 acres

The park lands are classified, as to character, as follows:

Improved.....	64,717 acres
Wild meadow .....	495 acres
Water.....	57,104 acres
Waste .....	18,526 acres
Burned.....	13,430 acres
Denuded. ....	50,050 acres
Lumbered.....	827,955 acres
Forest .....	1,275,483 acres
Total area.....	2,307,760 acres

#### ASSESSORS' VALUATION.

Improved lands.....	\$651,093
Unimproved lands .....	2,586,133
Total valuation.....	\$3,237,226

The lands of the private reserves are all included within the park boundaries, viz.: 336,207 acres.

To ascertain the area necessary to be acquired by the State for the park, under the plan recommended by this commission, there has only to be adopted the same method as was adopted in the case of the entire wilderness, viz.: Deduct from the gross acreage those areas that it would not be necessary or desirable to immediately acquire:

Gross park area .....	2,307,760 acres
Less water.....	57,104 acres
Improved lands .....	64,717 acres
Private reserves .....	341,207 acres
State lands.....	512,229 acres
Total to be deducted.....	975,257 acres
Necessary to be acquired by the State for park.	1,332,503

The outline of the Preserve follows the natural boundaries of the wilderness and is, consequently, irregular. It will also be noted that the diagram of the Park does not form a geometrical figure, which could hardly be expected, and can not be regarded as a matter of any consequence. The objects had in view in establishing these boundaries were, first, to include all lands desirable and suitable for park purposes and, second, to employ such lines as can be easily found, and that without incurring the expense of a new survey. Hence the park boundaries, as laid down, follow well-known county, town, patent, tract and lot lines which are well defined and can be easily traced by men familiar with the woods.

The Park, as here projected, includes the chief lakes and headwaters of the principal streams fed by the Adirondack forests; the highest mountain peaks and ranges; the most desirable portions of the wilderness for sanitary and recreative purposes; the best localities for fish and game preservation, and the larger part of the virgin forest of the Adirondacks.



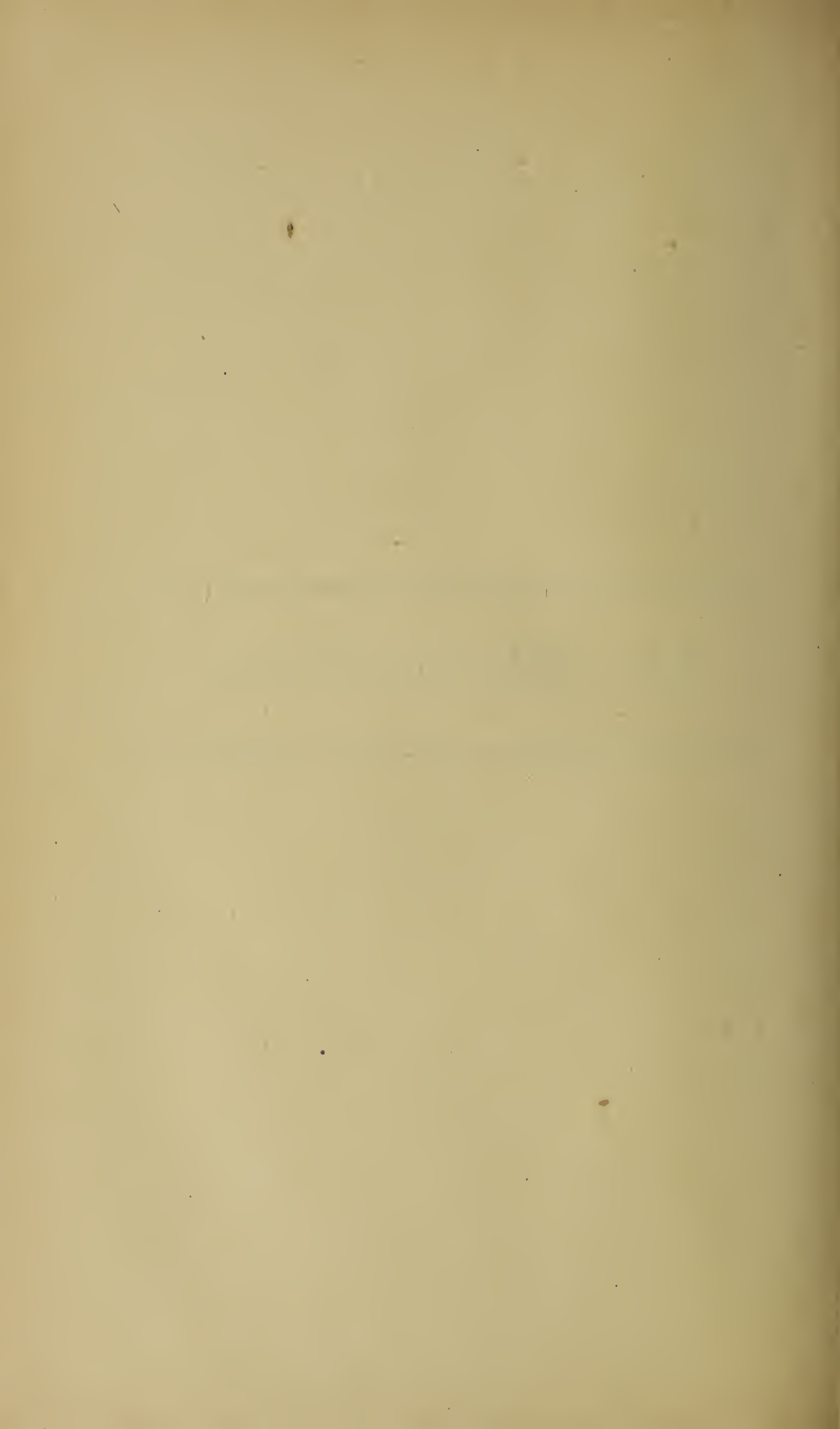


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In Memoriam.

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## In Memoriam.

ABNER L. TRAIN.

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At a special meeting of the State Forest Commission held at Albany, February 18, 1891, all the members of the board being present, the following was unanimously adopted:

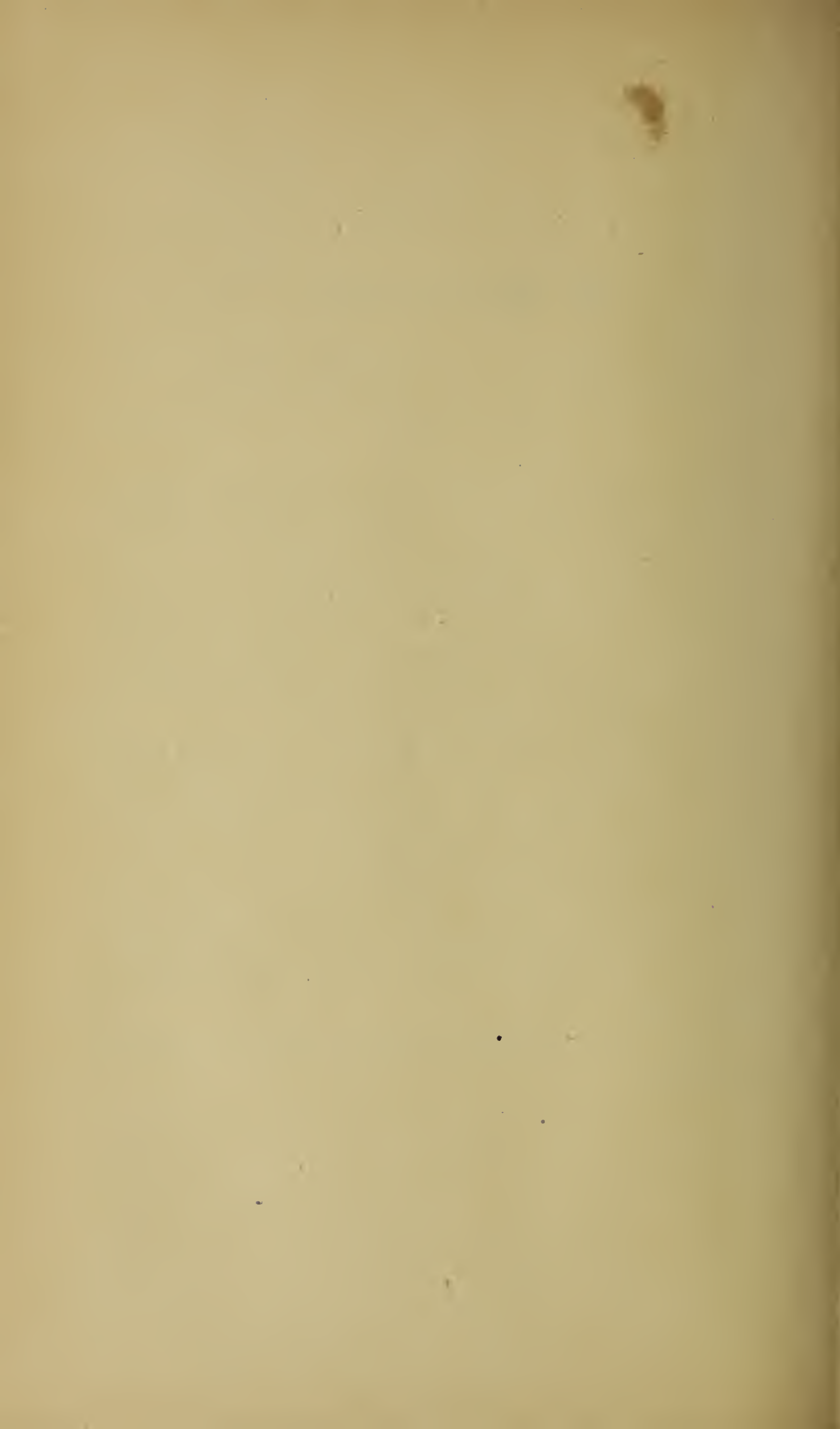
It is befitting that in view of the death of Mr. ABNER L. TRAIN, which occurred on the tenth instant at his residence in the city of Albany, this Commission should at once make a record of the event, and express its great sorrow thereat.

In administering the office of Secretary of the Forest Commission during the five years of its existence, Mr. TRAIN displayed a high intelligence, the purest integrity, and a conscientious devotion to the public service.

We bear tribute to the great value of his work, and to his courtesy and amiability of deportment while in the performance of his varied and responsible duties, and we sincerely lament his untimely death.

It is ordered that this minute be spread upon the records of the Commission.





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APPENDIX A.

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RECENT LEGISLATION

PERTAINING TO

THE FOREST PRESERVE.

1890.

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## APPENDIX A.

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The following are the laws affecting the Forest Preserve, which have recently been enacted, and which are here given in full for the reason that they have not appeared in any previous report of this Commission.

These acts were prepared by the Forest Commission with great care, and by their efforts were passed by the Legislature of 1890 and placed upon the statute books.

As many important amendments have been added to the original Forest Commission Act (Chapter 283, Laws of 1885), it is reprinted here in full, and as amended.

We also append an opinion of Chief Justice Ruger, of the Court of Appeals, in the case of *The People v. Turner*, which will be of interest to persons living in the Adirondacks, and especially to persons holding lands under tax titles, as that decision had an important effect in quieting the title to many lands which were unsettled, and which had been in dispute on account of irregularities in the assessment of the land, collection of the taxes, or other proceedings prior to the tax sale. Also the decision in still another case, of Hon. Richard L. Hand, Referee.

### CHAPTER 11, LAWS OF 1890.

AN ACT to amend chapter two hundred and eighty-three of the laws of eighteen hundred and eighty-five, entitled "An act to establish a forest commission and to define its powers and duties, and for the preservation of forests," and the several acts amendatory thereof.

BECAME a law without the approval of the Governor, February 25, 1890.

*The People of the State of New York, represented in Senate and Assembly, do enact as follows:*

SECTION 1. Section twenty of chapter two hundred and eighty-three of the laws of eighteen hundred and eighty-five, entitled "An act to establish a forest commission and to define its powers and



duties, and for the preservation of the forests," is hereby amended so as to read as follows :

§ 20. Every supervisor of a town in this state, excepting within the counties mentioned in section seven of this act, shall be *ex-officio* firewarden therein. But in towns particularly exposed to damages from forest fires, the supervisor may divide the same into two or more districts, bounded as far as may be by roads, streams of water or dividing ridges of land or lot lines, and he may, in writing, appoint one resident citizen in each district as district firewarden therein. A description of these districts and the names of the district firewardens thus appointed shall be recorded in the office of the town clerk. The supervisor may also cause a map of the fire district of his town to be posted in some public place, with the names of the district firewardens appointed. The cost of such map, not exceeding five dollars, shall be made a town charge; and the services of the firewardens shall also be deemed a town charge and shall not exceed the sum of two dollars per day for the time actually occupied in the performance of their duties as such firewardens. The compensation for services of the persons who may assist in extinguishing forest fires shall be a town charge, and shall not exceed the sum of one dollar per day for each person employed; but all bills for such services must be approved by the firewarden of the town in which the fire occurred, before payment shall be made. It shall be the duty of the board of auditors in each town to examine, audit and allow promptly all reasonable bills presented to them for services and disbursements under this section. Within the counties mentioned in section seven of this act, such persons shall be firewardens as may from time to time be appointed by the forest commission. The persons so appointed shall act during the pleasure and under the direction of the forest commission; and there shall be applicable to them all the provisions of this act, with reference to supervisors and district town wardens. Upon the discovery of a forest fire, it shall be the duty of the firewarden of the district, town or county, to take such measures as may be necessary for its extinction. For this purpose he shall have authority to call upon any person in the territory in which he acts for assistance, and any person shall be liable to a fine of not less than five nor more than twenty dollars for refusing to act when so called upon.

§ 2. This act shall take effect immediately.

## CHAPTER 37, LAWS OF 1890.

AN ACT to authorize the purchase of lands located within such counties as include the forest preserve.

*The People of the State of New York, represented in Senate and Assembly, do enact as follows :*

SECTION 1. The forest commission, with the approval and concurrence of the commissioners of the land office, may purchase lands so located within such counties as include the forest preserve, as shall be available for the purposes of a state park, at a price not to exceed one dollar and fifty cents per acre, such approval and concurrence to be indorsed on a copy of the resolution of the said forest commission authorizing such purchase, and certified to by the clerk of said commissioners of the land office.

§ 2. The forest commission may have such lands appraised by one or more appraisers, not to exceed three in number, to be appointed by that commission. The expenses of such appraisal shall be a per diem allowance to the appraisers, not to exceed three dollars per day for the time actually employed and the necessary expenses incurred in each case, such expenses to be audited by the comptroller and paid out of the funds appropriated by the legislature for the purposes of this act: but no purchase of lands shall be made in excess of previous appropriations for that purpose.

§ 3. The sum of twenty-five thousand dollars, or so much thereof as may be necessary, is hereby appropriated out of any moneys in the treasury, not otherwise appropriated, for the purpose of this act: and no liability shall be incurred by said forest commission in excess of this appropriation.

§ 4. This act shall take effect immediately.

In returning the foregoing bill to the Legislature with his signature, the Governor filed therewith the following memorandum:

## STATE OF NEW YORK:

EXECUTIVE CHAMBER,                    }  
ALBANY, *March 11*, 1890. }

Memorandum filed with Senate bill No. 91, entitled: "An act to authorize the purchase of lands located within such counties as include the forest preserve."

Approved. There is no objection to this act. The criticism which possibly may be urged against it is that it is good enough so far as it goes, but that it is wholly inadequate to meet the requirements of the situation. It is not a broad and comprehensive measure,



providing for the establishment of an Adirondack park such as is imperatively demanded by the best interest of the State, but is simply a slight step in the right direction. The authority conferred is very inadequate, the amount appropriated is quite limited, the restrictions upon the prices to be paid are likely to produce unsatisfactory results, the provisions in regard to apportionment of lands are incomplete and somewhat unnecessary, and in many other respects the measure falls short of what it was hoped the Legislature might enact. The bill must be regarded as a mere temporary expedient, and, as such, can do no harm; and, although it will not afford a proper and complete solution of the Adirondack park question, it encourages the hope that in the near future a more substantial and adequate measure may be passed to fully accomplish the object recommended in my recent message to the Legislature relating to this subject. I cheerfully approve the bill, in the expectation that its enactment may lead to such a result.

DAVID B. HILL.

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## CHANGE OF VENUE.

### CHAPTER 179, LAWS OF 1890.

#### AN ACT to amend section nine hundred and eighty-three of the Code of Civil Procedure.

BECAME a law, without the approval of the Governor, April 24, 1890.

*The People of the State of New York, represented in Senate and Assembly, do enact as follows:*

SECTION 1, Section nine hundred and eighty-three of the Code of Civil Procedure is hereby amended so as to read as follows:

§ 983. An action for either of the following causes must be tried in the county where the cause of action or some part thereof arose:

1. To recover a penalty or forfeiture, imposed by statute, except that where the offense, for which it was imposed, was committed, on a lake, river or other stream of water situated in two or more counties, the action may be tried in any county bordering on the lake, river or stream, and opposite to the place where the offense was committed. But in an action where the people of the state are a party to recover a penalty for trespass upon the lands of the forest preserve, the action may be tried in a county adjoining the county where the cause of action arose.

2. Against a public officer, or a person specially appointed to execute his duties, for an act done, in virtue of his office, or for an

omission to perform a duty, incident to his office ; or against a person, who, by the command or in the aid of a public officer, has done anything touching his duties.

3. To recover a chattel distrained, or damages for distraining the same.

§ 2. This act shall take effect the first day of September, eighteen hundred and ninety.

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#### CHAPTER 556, LAWS OF 1890.

AN ACT further to amend chapter four hundred and twenty-seven of the laws of eighteen hundred and fifty-five, entitled "An act in relation to the collection of taxes on land of non-residents, and to provide for the sale of such land for unpaid taxes."

APPROVED by the Governor June 7, 1890.

*The People of the State of New York, represented in Senate and Assembly, do enact as follows :*

SECTION 1. Section seventy-four of chapter four hundred and twenty-seven of the laws of eighteen hundred and fifty-five, entitled "An act in relation to the collection of taxes on lands of non-residents, and to provide for the sale of such lands for unpaid taxes," as amended by chapter four hundred and fifty-three of the laws of eighteen hundred and fifty, is hereby further amended so as to read as follows :

§ 74. The occupant of any such lot, or any other person, may, at any time before the service of said notice by the purchaser or the person naming under him, and within three years from the expiration of the two years allowed by law for the redemption thereof, redeem any land so occupied, by filing in the office of the comptroller satisfactory evidence of the occupancy required, and by paying to him the consideration money for which the land to be redeemed was sold, and thirty-seven and one-half per centum thereon, together with the sum paid for the deed, if any, and such amount as may have been paid to the state for subsequent taxes thereon, or for the redemption from subsequent tax sales thereof, and, in addition thereto, providing such lot has been legally exempt from taxation for one or more years subsequent to the sale in question, of a sum that would represent the gross amount of taxes and interest that would have been due thereon, provided it had been taxed during each of the years it may have been exempt, on its assessed valuation, and at the rate per cent of taxation thereon, for the year when last returned to the



comptroller's office. In all cases of tax sales heretofore made by the comptroller, where the land sold was in the actual occupancy of any person at the expiration of the two years allowed for the redemption thereof, and the purchaser or the persons naming under him, shall have failed to serve notice of such sale upon the occupant or occupants thereof and to file evidence of such service in the comptroller's office, as provided by section sixty-eight of this act, and the occupant or any other person shall fail to file in the comptroller's office within one year after this act shall take effect a written notice of such occupancy, together with an application for the redemption of such lands, and to furnish the comptroller with satisfactory evidence of the occupancy required, and make such redemptions within two years after this act shall take effect, then and in all such cases the said tax sales of such land, and the conveyance thereof by the comptroller shall become absolute, and the occupant and occupants, and all other persons interested in the said land, shall be forever barred from all right and title thereto.

§ 2. All acts and parts of acts inconsistent with this act are hereby repealed.

§ 3. This act shall take effect immediately.

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## THE FOREST COMMISSION ACT.

CHAPTER 283, LAWS OF 1885; AS SUBSEQUENTLY AMENDED.

AN ACT to establish a forest commission, and to define its powers and duties, and for the preservation of forests.

PASSED May 15, 1885.

*The People of the State of New York, represented in Senate and Assembly, do enact as follows :*

### *Commissioners, How Appointed.*

SECTION 1. There shall be a forest commission which shall consist of three persons, who shall be styled forest commissioners, and who may be removed by the governor for cause. The forest commissioners shall be appointed by the governor, by and with the advice and consent of the senate.

### *Terms by Lot.*

§ 2. At the first meeting of the forest commission they shall divide themselves by lot, so that the term of one shall expire in two years, one in four years, and one in six years from the first day of February next ensuing. Except as to the three terms of office thus

determined, the term of office of a forest commissioner shall be six years from the first day of February on which the preceding term expires.

*How Appointed after 1888—Vacancies.*

§ 3. During the month of January, in the year eighteen hundred and eighty-eight, and in every second year thereafter, the governor, by and with the advice and consent of the senate, shall appoint one forest commissioner. Vacancies that may exist in the office of a forest commissioner after the commencement of a term of office shall be filled by the governor's appointment, subject to the confirmation of the senate at its next session, for the unexpired portion of the term in which the vacancy occurs.

*Commissioners, Compensation of.*

§ 4. The forest commissioners shall serve without compensation, except that there shall be paid them their reasonable expenses incurred in the performance of their official duties.

*Employes, and Pay of.*

§ 5. The forest commission shall have power to employ a forest warden, forest inspectors, a clerk, and all such agents as they may deem necessary, and to fix their compensations, but the expenses and salary of such warden, agents, clerk, inspectors and assistants shall not exceed in the aggregate, with the other expenses of the commission, the sum therefor appropriated by the legislature.

*Rooms, Etc.*

§ 6. The trustees of public buildings, under chapter three hundred and forty-nine, laws of eighteen hundred and eighty-three, shall provide rooms for office for the forest commission, with proper furniture and fixtures, and with warming and lights.

*Forest Preserve Defined.*

§ 7. \*All the lands now owned, or which may hereafter be acquired by the state of New York within the counties of Clinton, (except in the towns of Altona and Dannemora), Delaware,† Essex, Franklin, Fulton, Hamilton, Herkimer, Lewis, Oneida,‡ St. Lawrence, Saratoga, Warren, Washington, Greene, Ulster and Sullivan, shall constitute and be known as the forest preserve, except§ all such lands

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\* As amended by chapter 8, Laws of 1890.

† Included by chapter 520, Laws of 1888.

‡ Included by chapter 639, Laws of 1887.

§ As amended by chapter 21, Laws of 1889.



within the limits of any incorporated village or city, and except all such lands, not wild lands, as have been, or may hereafter be, acquired by the state of New York, upon or by foreclosure of or sale pursuant to any mortgage upon lands made to the commissioners for loaning certain moneys of the United States, usually called the United States deposit fund, and all such excepted lands acquired by the state of New York, may be sold and conveyed as provided by law.

*State Land can not be Leased — Conditions under which it can be Sold or Exchanged — Appraisers Appointed — Duty of Comptroller.*

§ 8. \*The lands now or hereafter constituting the forest preserve shall be forever kept as wild forest lands, and shall not be sold nor shall they be leased or taken by any person or corporation, public or private, except that whenever any of the lands now constituting the forest preserve or which may hereafter become a part thereof, owned by the state within any county specified in section seven of the act hereby amended, shall consist of separate small parcels or tracts wholly detached from the main portions of the forest preserve and bounded on every side by lands not owned by the state, then it shall be lawful, and the comptroller shall have power to sell and convey such separate tracts or parcels, or the timber thereon, to such person or persons, corporation or association as shall have offered the highest price therefor: but no such tracts or parcels of land, or the timber thereon, shall be sold by the comptroller except upon the recommendation of the forest commission or a majority thereof, together with the advice of the attorney-general in behalf of the state. Such separate tracts or parcels of land may be exchanged by the comptroller for lands that lie adjoining the main tracts of the forest preserve upon the recommendation of the forest commission or a majority thereof, together with the advice of the attorney-general on behalf of the state; but the values of said lands so exchanged must be first appraised by three disinterested appraisers sworn to faithfully and fairly appraise the value of said lands, and the difference, if any, between the values of such parcels so proposed to be exchanged shall be paid by the party so exchanging with the state into the state treasury, but the state shall not pay the amount of any such difference. Two of said appraisers shall be nominated and appointed by the county judge of the county in which said lands

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\* As amended by chapter 475, Laws of 1887.

proposed to be exchanged are situate or in case such lands are situate in two counties, then the county judge of each county shall nominate and appoint each one appraiser. The two appraisers so appointed shall select a third appraiser, and they shall report to the comptroller the result of said appraisal before such lands shall be exchanged as aforesaid. The said appraisers so appointed shall receive the same compensation for their services as is provided for appraisers of decedents' estates, to be paid by the party so proposing to exchange lands with the state. It shall be the duty of the comptroller annually to report to the legislature all sales or exchanges of lands made under the provisions of this act, together with all bids and the amounts received therefor, and in said report shall be included, the reports of appraisers of lands exchanged in accordance with the foregoing provisions. The proceeds of all land so sold, or the receipts from all exchanges so made, shall be invested by the comptroller, with the approval of the forest commission, in the purchase of forest land adjoining great blocks of the forest preserve now owned by the state.

*Forests to be Protected and Promoted—Powers of Land Office and Comptroller Transferred to Forest Commission—Rules Governing Forest Preserve.*

§ 9. The forest commission shall have the care, custody, control and superintendence of the forest preserve. It shall be the duty of the commission to maintain and protect the forests now on the forest preserve, and to promote as far as practicable the further growth of forests thereon. It shall also have charge of the public interests of the state, with regard to forests and tree planting, and especially with reference to forest fires in every part of the state. It shall have as to all lands now or hereafter included in the forest preserve, but subject to the provisions of this act, all the powers now vested in the commissioners of the land office and in the comptroller as to such lands as are now owned by the state. The forest commission may, from time to time, prescribe rules or regulations, and may from time to time alter or amend the same, affecting the whole or any part of the forest preserve, and for its use, care and administration; but neither such rules or regulations, nor anything herein contained, shall prevent or operate to prevent the free use of any road, stream or water as the same may have been heretofore used, or as may be reasonably required in the prosecution of any lawful business.



*Officers May Arrest, When.*

§ 10. The forest warden, forest inspectors and other persons acting upon the forest preserve, under the written employment of the forest warden or of the forest commission, may, without warrant, arrest any person found upon the forest preserve violating any of the provisions of this act; but in case of such arrest, the person making the arrest shall forthwith take the person arrested before the nearest magistrate having jurisdiction to issue warrants in such case, and there make, or procure to be made, a complaint in writing, upon which complaint the magistrate shall act as the case may require.

*Action to Recover Damages, and for Trespass — Trespass Defined — Attorneys, How Employed — Under Direction of Attorney-General.*

§ 11. The forest commission may bring, in the name or on behalf of the people of the state of New York, any action to prevent injury to the forest preserve or trespass thereon, to recover damages for such injury or trespass, to recover lands properly forming part of the forest preserve, but occupied or held by persons not entitled thereto, and in all other respects for the protection and maintenance of the forest preserve, which any owner of lands would be entitled to bring. The forest commission may also maintain, in the name or on behalf of the people of the state, an action for the trespass specified in section seventy-four, article fifth, title five, chapter nine, part one of the revised statutes, when such trespass is committed upon any lands within the forest preserve. In such action there shall be recoverable the same penalty, and a like execution shall issue, and the defendant be imprisoned thereunder without being entitled to the liberties of the jail, all as provided in sections seventy-four and seventy-six of the said article; and in such action the plaintiff shall be entitled to an order of arrest before judgment as in the cases mentioned in section five hundred and forty-nine of the code of civil procedure. The trespass herein mentioned shall be deemed to include in addition to the acts specified in the said section seventy-four, any act of cutting, or caused to be cut, or assisting to be cut, any tree or timber standing within the forest preserve, or any bark thereon, with intent to remove such tree or timber, or any portion thereof, or bark therefrom, from the said forest preserve. With the consent of the attorney-general and the comptroller, the forest commission may employ attorneys and counsel to prosecute any such action, or to defend any action brought against the commission, or any of its members or subordinates,

arising out of their or his official conduct with relation to the forest preserve. Any attorney or counsel so employed shall act under the direction of and in the name of the attorney-general. Where such attorney or counsel is not so employed, the attorney-general shall prosecute and defend such actions.

### *Injunctions.*

§ 12. In an action brought by or at the instance of the forest commission, an injunction, either preliminary or final, shall upon application be granted restraining any act of trespass, waste or destruction upon the forest preserve.

### *Partition—Action for, how brought—Effect of—Agreement for.*

§ 13. Whenever the state owns or shall own an undivided interest with any person in any land within the counties mentioned in section seven of this act, or is or shall be in possession of any such land as joint tenants or tenants in common with any person who has an estate of freehold therein, the attorney-general shall, upon the request of the forest commission, bring an action in the name of the people of the state of New York for the actual partition of the said lands according to the respective rights of the parties interested therein; and upon the consent in writing of the forest commission, any such person may maintain an action for the actual partition of such lands, according to the respective rights of the parties interested therein, in the same manner as if the state were not entitled to exemption from legal proceedings, service of process in such actions upon the attorney-general to be deemed service upon the state. Such actions, the proceedings and the judgment therein, and the proceedings under the judgment therein shall be according to the practice at the time prevailing in actions of partition and shall have the same force and effect as in other actions, except that no costs shall be allowed to the plaintiff in such actions, and except that no sale of such lands shall be adjudged therein. The forest commission may, without suit, but upon the consent of the comptroller, agree with any person or persons owning land within the said towns jointly or as tenants in common with the state for the partition of such land and upon such agreement and consent, the comptroller shall make on behalf of the people of the state any conveyance necessary or proper in such partition, such conveyance to be forthwith recorded as now provided by law as to conveyances made by the commissioners of the land office.



*Income.*

§ 14. All incomes that may hereafter be derived from state forest lands shall be paid over by the forest commission to the treasury of the state.

*Expenses.*

§ 15. A strict account shall be kept of all receipts and expenses, which accounts shall be audited by the comptroller, and a general summary thereof shall be reported annually to the legislature.

*Annual Report.*

§ 16. The forest commission shall, in January of every year, make a written report to the legislature of their proceedings together with such recommendations of further legislative or official action as they may deem proper.

*Supervisors Protectors of State Lands, except in Forest Preserve —  
Duty of District Attorney — Supervisors to Report — District and  
Forest Guards.*

§ 17. The supervisor of every town in this state in which wild or forest lands belonging to the state are located, except within the counties mentioned in section seven of this act, shall be, by virtue of his office, the protector of these lands, subject to the instruction he may receive from the forest commission. It shall be his duty to report to the district attorney for prosecution any act of spoliation or injury that may be done, and it shall be the duty of such district attorney to institute proceedings for the prevention of further trespass, and for the recovery of all damages that may have been committed, with costs of prosecution. The supervisors shall also report their proceedings therein to the forest commission. In towns where the forest commission shall deem it necessary, they may serve a notice upon the supervisor, requiring him to appoint one or more forest guards, and if more than one in a town, the district of each shall be properly defined. The guard so appointed shall have such power, and perform such duties, and receive such pay, as the forest commission may determine.

*Instructions in Forestry in Schools.*

§ 18. The forest commission shall take such measures as the department of public instruction, the regents of the university and the forest commission may approve for awakening an interest in behalf of forestry in the public schools, academies and colleges of

the state, and of imparting some degree of elementary instructions upon this subject therein.

*Methods of Public Instruction.*

§ 19. The forest commission shall, as soon as practicable, prepare tracts or circulars of information, giving plain and concise advice for the care of woodlands upon private land, and for the starting of new plantations upon lands that have been denuded, exhausted by cultivation, eroded by torrents, or injured by fire, or that are sandy, marshy, broken, sterile or waste, and unfit for other use. These publications shall be furnished without cost to any citizen of the state upon application, and proper measures may be taken for bringing them to the notice of persons who would be benefited by this advice.

*Supervisors to Act as Firewardens, When — District Maps — Firewardens Paid by Towns — Firewardens in Forest Preserve — Authority of Firewardens.*

§ 20.\* Every supervisor of a town in this state, excepting within the counties mentioned in section seven of this act, shall be *ex-officio* firewarden therein. But in towns particularly exposed to damages from forest fires, the supervisor may divide the same into two or more districts, bounded, as far as may be, by roads, streams of water, or dividing ridges of land or lot lines, and he may, in writing, appoint one resident citizen in each district as district firewarden therein. A description of these districts, and the names of the district firewardens thus appointed, shall be recorded in the office of the town clerk. The supervisor may also cause a map of the fire district of his town to be posted in some public place with the names of the district firewardens appointed. The cost of such map, not exceeding five dollars, shall be made a town charge; and the services of the firewardens shall also be deemed a town charge, and shall not exceed the sum of two dollars per day for the time actually occupied in the performance of their duties as such firewardens. The compensation for services of the persons who may assist in extinguishing forest fires, shall be a town charge, and shall not exceed the sum of one dollar per day for each person employed: but all bills for such services must be approved by the firewarden of the town in which the fire occurred, before payment shall be made. It shall be the duty of the board of auditors in each town to

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\* As amended by chapter 11, Laws of 1895.



examine, audit, and allow promptly all reasonable bills presented to them for services and disbursements under this section. Within the counties named in section seven of this act, such persons shall be firewardens as may from time to time be appointed by the forest commission. The persons so appointed shall act during the pleasure and under the direction of the forest commission; and there shall be applicable to them all the provisions of this act, with reference to supervisors and district town wardens. Upon the discovery of a forest fire, it shall be the duty of the firewarden of the district, town or county, to take such measures as shall be necessary for its extinction. For this purpose he shall have authority to call upon any person in the territory in which he acts for assistance, and any person shall be liable to a fine of not less than five nor more than twenty dollars for refusing to act when so called upon.

*Officers, Powers and Duties of, in Case of Fire. (See Revised Statutes, Chap. 20, Title 14, Part 1, Vol. 3, p. 2086.)*

§ 21. The forest commission, the forest warden, inspectors, the foresters, and any other person employed by or under the authority of the forest commission, and who may be authorized by the commission to assume such duty, shall within the counties mentioned in section seven of this act, whenever the woods in any such town shall be on fire, perform the duties imposed upon, and in such case shall have the powers granted to the justices of the peace, the supervisors and the commissioners of highway of such towns, by title fourteen, of chapter twenty, of part one, of the revised statutes, with reference to the ordering of persons to assist in extinguishing fires or stopping their progress; and any person so ordered by the forest commission, the forest warden, the forest inspectors, the foresters or any of them or any other person acting or authorized as aforesaid who shall refuse or neglect to comply with any such order, shall be liable to punishment prescribed by the said title.

*No Action for Trespass, When.*

§ 22. No action for trespass shall be brought by any owner of land for entry made upon his premises by persons going to assist in extinguishing a forest fire although it may not be upon his land.

*Privilege, Case of Fire.*

§ 23. The firewarden, or the supervisor, where acting in general charge, may cause fences to be destroyed or furrows to be plowed to check the running of fire, and in cases of great danger, back fires

may be set along a road or stream or other line of defense, to clear off the combustible material before an advancing fire.

*Reports of Supervisors and Firewardens — Summary to be Reported to Legislature.*

§ 24. The supervisor of every town of which he is a firewarden, as aforesaid, and in which a forest fire of more than one acre in extent has occurred within a year, shall report to the forest commission the extent of area burned over, to the best of his information, together with the probable amount of property destroyed, specifying the value of timber, as near as may be, and amount of cord-wood, logs, bark or other forest product, and of fencing, bridges and buildings that have been burned. He shall also make inquiries and report as to the causes of the fires, if they can be ascertained, and as to the measures employed and found most effectual in checking their progress. A consolidated summary of these returns by counties, and of the information as to the same matter otherwise gathered by the forest commission, shall be included in the annual report of the forest commission.

*What Railroad Companies Must do — Remove Grass, Etc.*

§ 25. Every railroad company whose road passes through waste or forest lands, or lands liable to be overrun by fires within this state, shall twice in each year cut and burn off or remove from its right of way all grass, bush, or inflammable material, but under proper care, and at times when the fires thus set are not liable to spread beyond control.

*Locomotives — Spark Arresters — Engineers and Firemen.*

§ 26. All locomotives which shall be run through forest lands shall be provided within one year from the date of this act, with approved and sufficient arrangements for preventing the escape of fire from their furnace or ashpan and netting of steel or iron wire upon their smoke stack to check the escape of sparks of fire. It shall be the duty of every engineer and fireman employed upon a locomotive to see that the appliance for the prevention of the escape of fire are in use and applied, as far as it can be reasonably and possibly done.

*Not to Deposit Ashes, and to Report Fires.*

§ 27. No railroad company shall permit its employes to deposit fire-coals or ashes upon their track in the immediate vicinity of



woodlands or lands liable to be overrun by fire, and in all cases where any engineers, conductors, or trainmen, discover that fences along the right of way, on woodlands adjacent to the railroad, are burning, or in danger from fire, it shall be their duty to report the same at their next stopping place and the person in charge of such station shall take prompt measures for extinguishing such fires.

*Railroad Companies, in Case of Fires.*

§ 28. In season of drought, and especially during the first dry time in the spring after the snows have gone and before vegetation has revived, the railroad companies shall employ a sufficient additional number of trackmen for the prompt extinguishment of fire. And where a forest fire is raging near the line of their road, they shall concentrate such help and adopt such measures as shall most effectually arrest its progress.

*Railroad Companies — Penalty for Neglect.*

§ 29. Any railroad company violating the provisions or requirements of this act shall be liable to a fine of one hundred dollars for each offense.

*Rules of Commission to be Posted.*

§ 30. The forest commission shall, with as little delay as practicable, cause rules for the prevention and suppression of forest fires to be printed for posting in school-houses, inns, saw-mills and other wood-working establishments, lumber camps and other places, in such portions of the state as they may deem necessary. Any person maliciously or wantonly defacing or destroying such notices, shall be liable to a fine of five dollars. It shall be the duty of forest agents, supervisors and school trustees, to cause these rules, when received by them, to be properly posted and replaced when lost or destroyed.

*Incendiaries — Penalties.*

§ 31. Any person who shall willfully or negligently set fire to, or assist another to set fire to, any waste or forest land belonging to the state or to another person, whereby the said forests are injured or endangered, or who suffers any fire upon his own lands to escape or extend beyond the limits thereof, to the injury of the wood lands of another, or of the state, shall be liable to a fine of not less than fifty dollars, nor more than five hundred dollars, or to imprisonment of not less than thirty days nor more than six months. He shall

also be liable in an action for all damages that may be caused by such fires; such actions to be brought in any court of this state having jurisdiction thereon.

*Appropriation.*

§ 32. Fifteen thousand dollars is hereby appropriated out of any moneys in the treasury, not otherwise appropriated, for the purposes of this act. And no liabilities shall be incurred by said forest commissioners in excess of this appropriation.

§ 33. This act shall take effect immediately.





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APPENDIX B.

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THE PEOPLE OF THE STATE OF NEW YORK

*vs.*

BENTON TURNER.

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OPINION COURT OF APPEALS, NOV. 26, 1889.

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# THE PEOPLE OF THE STATE OF NEW YORK

v's.

## BENTON TURNER.

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OPINION COURT OF APPEALS, NOVEMBER 26, 1889.

This action was brought by the Forest Commission on behalf of the People, to recover the penalty of twenty-five dollars a tree for a large number of trees that had been cut and carried away from land belonging to the State in the county of Franklin.

The lands were within the Forest Preserve, and the State had acquired title to them at a tax sale in 1877, for taxes levied previous to the year 1871.

The case was tried at the Franklin county circuit in March 1887, before Justice Fish and a jury, and a verdict of \$1,250 rendered for the plaintiff. The defense consisted:

*First.* Of a denial of the plaintiff's right to maintain the action, on the ground that by reason of the alleged omission of the assessors to give notice of a review of the assessments in the years 1864 and 1867, or to hold a meeting for that purpose, as required by law, the comptroller acquired no jurisdiction to make the sale; and, also, that from 1863 to 1879, a part of the lot was occupied, and no notice had been served on the occupant; hence the plaintiff's title was not good.

*Second.* That the act of 1885 (Chap. 448), which provided that the Comptroller's deeds after having been recorded for two years in the county clerk's office \* \* \* should, six months after the date of said act, be *conclusive* evidence that the sale and all prior proceedings were regular, was unconstitutional on the ground that it deprived the taxpayer of notice and an opportunity to be heard, and thereby violated that provision of the Constitution which prohibited "the taking of life, liberty or property without due process of law."



*Third.* That even if plaintiff had title to the lot in question defendant could not be held for the penalties for cutting the trees, since the cutting was not done by himself or agent, but by a contractor.

These objections were ably discussed and effectually disposed of by the General Term which affirmed the judgment of the lower court, and the case was thereupon appealed to the Court of Appeals.

The Court of Appeals held that the act of 1885 (Chap. 448) was constitutional and valid. That even granting that no notice had been given by the assessors of a review, it was a matter of grave doubt whether a stranger, as in the case of the defendant Turner, not being in possession of, or claiming title to the property taken, could raise the question that it had been illegally taken from another, or litigate the validity of the title thereto in legal proceedings. But in the case at bar, the owner himself had not been deprived of his property without due process of law, or an opportunity to be heard, since the law especially provided that, in case of a failure on the part of the assessors to give notice of a review, an appeal might be taken by the taxpayer considering himself aggrieved to the board of supervisors who were clothed with ample power to afford him relief.

The material facts are stated in the following opinion which was written by Chief Justice Ruger, and handed down November 26, 1889.

THE PEOPLE, RESPONDENT, *v.* BENTON TURNER, APPELLANT.

[November 26, 1889.]

*Beckwith, Barnard & Wheeler*, for Appellant.

*Palmer, Weed and Kellogg*, for Respondent.

RUGER, Ch. J.—This is an appeal by defendant from an affirmance by the General Term of a judgment rendered upon verdict at circuit for the plaintiff.

The action was to recover the statutory penalties for cutting and carrying away trees from Lot No. 219, Township No. 10, in the County of Franklin, being vacant lands constituting a part of the Forest Preserve, and belonging to the plaintiff. (Sec. 11, Chap. 283, Laws of 1885.)

The answer set up, *first*, a general denial, and, *secondly*, that the *locus in quo* belonged to the defendant. No evidence was given on the trial that Lot No. 219 ever belonged to or was occupied by the defendant, and the controversy thereupon resulted in an effort,

on his part, to defeat a recovery through the alleged weakness of the plaintiff's title. The plaintiff made title to the lot through a Comptroller's deed, dated in 1881, and recorded in 1882, purporting to convey the premises in question to the plaintiff in pursuance of a tax sale of non-resident lands, had in 1877, for unpaid taxes levied previous to the year 1871, in township No. 10, Franklin county.

It is contended by the appellant that such deed was invalid and conveyed no title, because for two years previous to, and at the time of the conveyance a small portion of such lands were in the possession of an actual occupant who had not been served with notice to redeem, as required by the statute. This fact, if proved, would ordinarily have invalidated the deed given, and was therefore made a prominent issue on the trial. Much evidence was given on the subject on both sides. The evidence of such occupation related to an inconsiderable portion of the lot, and was, in itself, extremely vague, indefinite and unsatisfactory. Its force was also much impaired by the testimony of the plaintiff's witnesses. A fair question as to whether there had been any legal occupation of any part of these premises during this period, was raised for the consideration of the jury, upon the evidence, and we think it was properly disposed of by them. (*Smith v. Sanger*, 4 N. Y. 577). It was also claimed by defendant that by reason of certain irregularities on the part of the assessors in making assessments for the years 1864 and 1867 in this township, the Comptroller acquired no jurisdiction to make the sale, and an offer to prove this defense was excluded by the court upon the ground that the Comptroller's deed was conclusive evidence of the regularity of the proceedings upon which it was based.

The irregularities referred to consisted of the alleged omission by the assessors to give notice of a review of the assessments in the years referred to, or to hold a meeting for such purpose, as required by sections 19 and 20, of second volume Revised Statutes (7th ed.), page 992, and closing and verifying the assessment prior to the time provided by statute for so doing. It is answered to this objection, in the first place, that there is no evidence in the case that the sale was based upon the taxes levied in the years referred to.

We think it was essential to the defense attempted to be established, that the defendant should affirmatively show, or offer to show, that the sale was founded upon the alleged irregular taxes. The burden of proving this fact lay upon the party alleging it, and no attempt having been made to prove it, there was no legal defense proved, or offered to be proved, by the defendant in respect to the matter referred to. Showing, or offering to show, that there were



irregularities in the assessments for some of the years prior to 1871, had no tendency to show that there were not others which were valid upon which the sale might have been lawfully made.

A broader ground for the rejection of the evidence offered, is afforded by the effect to be ascribed to a Comptroller's deed, after a certain lapse of time, under chapter 448 of the Laws of 1885. That act provides, in relation to such conveyances, that "all conveyances that have been heretofore executed by the Comptroller, \* \* \* after having been recorded for two years in the office of the clerk of the county in which the lands conveyed thereby are located \* \* \* shall, six months after this act takes effect, be conclusive evidence that the sale and all proceedings prior thereto \* \* \* were regular and were regularly given, published and served according to the provisions of this act, and all laws directing or requiring the same, \* \* \* and shall be presumptive evidence of the regularity of all the said proceedings and matters hereinbefore recited, and shall be conclusive evidence thereof from and after the expiration of two years from the date of recording such conveyances." The section then further provides that "all such conveyances and certificates, and the taxes and tax sales on which they are based, shall be subject to cancellation, as now provided by law, on a direct application to the Comptroller, or an action brought before a competent court therefor, by reason of the legal payment of such taxes, or by reason of the levying of such taxes by a town or ward having no legal right to assess the land on which they are laid." The act, in terms, purports to preserve all existing rights of taxpayers for the period of six months after the passage of the act, and to establish a rule of evidence to govern future controversies, which made such deeds presumptive evidence of the regularity of the proceedings upon which they were based, and after two years from the recording, conclusive evidence of the same matters. With reference to the six months provision it operates, as to all existing cases, as a limitation upon the taxpayer's right to assert his claims under pre-existing laws, and as to all future cases, provides that the lapse of two years from recording shall make that which was before presumptive evidence only, conclusive upon the rights of the parties. The act seems to be in its principal aspects one of limitation, and, as such, is within the constitutional power of the Legislature to enact as affecting future cases, and we think within settled rules equally within its power as to existing rights. It gives, in all cases, a time for the person aggrieved to establish his rights unaffected by the provisions of the enactment; but provides that after the lapse of a certain time



the Comptroller's deed shall be conclusive evidence of the regularity of the proceedings upon which it is based. Legislation of such a character has frequently been held within the constitutional power of the Legislature to enact.

The power of the Legislature to change rules of evidence as they exist at common law, and to limit, change and vary existing rules for the limitation of actions, has been the subject of frequent consideration in the courts, and has been uniformly held not to be affected or restricted by the constitutional provisions prohibiting the taking of life, liberty or property without due process of law. (*Rexford v. Knight*, 11 N. Y. 308; *Hand v. Ballou*, 12 N. Y. 541; *Howard v. Moot*, 64 N. Y. 262; *Terry v. Anderson*, 95 U. S. Repts. 628; *Mitchell v. Clark*, 110 U. S. Repts. 633; *Hickcox v. Tollman et al.*, 38 Barb. 608; *Webb v. Den*, 17 Howard U. S. Repts. 576.)

It was held in *Hickcox v. Tollman* that there could be no vested right in a rule of evidence, and that therefore the Legislature could repeal a statute making a Comptroller's deed presumptive evidence of the regularity of the proceedings upon which it was based without affecting any constitutional right of the grantee in such deed. *Webb v. Den* held that a statute providing that deeds which had been registered twenty years or more should be presumed to be upon lawful authority, whether legally probated or not, was constitutional, and within the authority of the Legislature to make.

Considered as an act of limitation, the only question in relation thereto, is whether such limitation is just, and gives the claimant a reasonable opportunity to enforce his rights. (See authorities, *supra*.) Under all of the circumstances of the case, it can not, we think, be said as a question of law, that the time afforded is unreasonable. Considered as establishing a rule of evidence, the only question for examination is, whether property is thereby necessarily taken without due process of law. It is not contended by the defendant, that if this statute be given its natural meaning and effect, the Comptroller's deed vests a valid title to the land in the plaintiff; but, it is claimed that the statute is unconstitutional and void as violating that provision which prohibits the taking of "life, liberty or property without due process of law," and it is urged that the exercise of the power of taxation can not lawfully be employed without giving the taxpayer, at some stage of the proceedings, a right to be heard in relation to the imposition of taxes upon his property.

Conceding, for the purpose of the argument, the correctness of this proposition (*Stewart v. Palmer*, 74 N. Y. 183; *Spencer v. Mer-*



chant, 100 N. Y. 385; id. 125 U. S. Repts. 356), it is a matter of grave doubt whether a stranger, not being in possession of, or claiming title to the property taken, can raise the question that it has been illegally taken from another. The owner may waive the constitutional protection to his property if he chooses, and in that event it is clear that no one is entitled to set it up for him (44 N. Y. 415; 46 id. 318; 50 id. 240; 52 id. 641). A stranger can not be a person aggrieved in such a case, and comes within the general rule of law that only those having a legal interest in the subject of an action can litigate the validity of the title thereto in legal proceedings.

Passing this question, however, and assuming that the defendant had a right to rebut the plaintiff's proof of title, we come to the question whether the owner of the property, if any such there be, has, in this instance, been deprived of his property without due process of law and an opportunity of being heard. It may be conceded that in the absence of a curative act, an omission by the assessors to hold meetings for the review of their assessments and to give notice therefor as required by statutes, is a jurisdictional defect which, in a proceeding between the owner and one claiming a right in such property, under a tax sale, renders such sale irregular and void. (Jewel v. Vansteenburgh, 58 N. Y. 85; Van Rensselaer v. Whitbeck, 7 id. 517; Westfall v. Preston, 49 id. 349; Wheeler v. Mills, 40 Barb., 644.)

But this principle does not determine the question here presented. The question in hand concerns the power of the Legislature to enact rules of evidence and limitation having retrospective effect with respect to causes of action which have not yet been made the subject of legal proceedings or challenged by any one having an interest in the property to be affected thereby.

No question is raised over the power of the Legislature in relation to general legislation to enact laws and give them retroactive operation, so that the circumstance that they are retroactive alone constitutes no legal objection to their validity. (Dash v. Van Kleeck, 7 Johns. 477; Norris v. Beyea, 13 N. Y. 273.) The argument is that a lawful exercise of the taxing power by the Legislature requires that notice and an opportunity to be heard before the taxing officers in respect to the imposition of the tax should be afforded to the taxpayer, and the stress of the contention is that the land owner has, by the operation of this law, been deprived of his day in court. Unless, therefore, it can be shown that the taxpayer has been actually or substantially deprived of his opportunity to be heard on the imposition of this tax, the argument fails.



It was said by Judge Allen, in *Howard v. Moot* (64 N. Y. 268), that "while the Legislature can not take from parties vested rights without compensation, the remedies by which rights are to be enforced or defended are within the absolute control of that branch of the government. The rules of evidence are not an exception to the doctrine that all rules and regulations affecting remedies are, at all times, subject to modification and control by the Legislature. The changes which are enacted from time to time may be made applicable to existing causes of action, as the law thus changed would only prescribe the rules for future controversies. It may be conceded for all of the purposes of this appeal, that a law that should make evidence conclusive which was not so necessarily and of itself, and thus preclude the adverse party from showing the truth, would be void, as indirectly working a confiscation of property, or a destruction of vested rights." (See, also, *Hand v. Ballou*, 12 N. Y. 541.)

The converse of the latter proposition would seem necessarily to follow from the rule laid down, and if such legislation did not work a confiscation of property or a destruction of vested rights it would be sustained as a legitimate exercise of power.

In the matter of *Van Antwerp* (56 N. Y. 265) it was held that the constitutional provision that a citizen should not be deprived of life, liberty or property, without due process of law, was not effected by the exercise of the taxing power. It was said "the act (in question) was an exercise of the taxing power by the Legislature, which, for public purposes, is unlimited, except as specifically restrained by the Constitution. \* \* \*

All property is held subject to such burdens as may be imposed upon it for public purposes, and the imposition does not deprive the citizen of any rights of property within the meaning of the clauses referred to." So also in matter of *N. Y. P. E. Sch. v. Davis* (31 N. Y. 584) Judge Denio says that "in executing the taxing power, the Legislature provides such agencies and safeguards against surprise, mistake and injustice as is thought expedient. It is manifestly proper that the taxpayers should have notice of the imposition proposed to be laid upon them, and an opportunity for making suggestions and explanations to the proper administrative board or officer; and this is generally secured in all well-considered systems of taxation. But it is for the Legislature to determine and prescribe in every case what shall be sufficient, and there is not, that I am aware of, any constitutional provision bearing on the subject." In the case of *Stewart v. Palmer* (74 N. Y. 183) this court laid down the rule in a case



involving the right of taxation to pay for the expense of a local improvement, that the constitutional prohibition against taking life, liberty or property, required that some notice should be given to the land owner, and some opportunity afforded him to be heard in regard thereto. But it was further said in that case, that "the Legislature may prescribe the kind of notice and the mode in which it shall be given, but it can not dispense with all notice." (*Spencer v. Merchant*, 125 U. S. Repts. 356.)

A manifest difference exists between the modes of making assessments for local improvements and those provided for annual taxation, and much reason exists why a more formal notice should be given in one case than the other. In one case they are special, transitory and occasional, and in the other regular, fixed and of annual occurrence, known to all people. In one case they become public only when proceedings are instituted, and may escape the notice of the land owner. In the other they occur every year and are as constant in their recurrence as the changes of the seasons. Conceding, therefore, the right of the taxpayers to this opportunity, we think an examination of the statute under which this tax was levied, shows that he was not deprived of such notice and opportunity to be heard as the nature of the case required. The provision of the general statutes require that assessment-rolls in each year shall be completed on or before the first day of August, and notices posted in the town that a copy thereof has been made and left with one of the assessors, where any person interested can see and examine the same until the third Tuesday of August, thereafter; and that on that day the assessors will meet at a time and place, specified in such notice, to review their assessments. (2 R. S., 7th ed., pp. 992-993.) The notice required by this act, it will be observed, is not personal or of an absolute character, but is constructive, and the provision for a hearing of the taxpayers by the assessors, is of the most informal and indefinite character. It doubtless gives the taxpayer the right to appear before the assessors at the time stated and endeavor to persuade them to modify or abate his assessment. He may attempt to swear off his assessment for personal property, but beyond this a hearing does not seem to give him any legal rights, or a denial of such hearing inflict any absolute legal damage. Section 5, chapter 176, of the Laws of 1851, provides that in case of the neglect of the assessors to meet for review, as required by the statute, any person aggrieved by an assessment may appeal to the board of supervisors at their next annual meeting, who shall have power



to review and correct such assessment. The consequences of an omission by the assessors to hold the meeting are thus expressly declared, and would seem to deprive such omission of any other effect than that given to it by this statute. Ample opportunity is thereby given the taxpayer, if he feels aggrieved in respect to the assessment of his property, to be heard before the board of supervisors, who are vested with full power to afford all and any relief which was possessed by the assessors. The taxpayer must be presumed to have knowledge of the provisions of public statutes, and as the time and place for the meetings of the board of supervisors are fixed by statute, and occur at stated periods, we must presume that the Legislature intended such notice of the time and place for the hearing of dissatisfied taxpayers to be adequate notice of the opportunity to be heard. As the primary object of the constitutional provision is to enable the property owner to be heard by some officer or tribunal in respect to the taxing of his property, and having power to relieve him before he can be deprived of it, he can not justly claim that he has been unlawfully assessed and taxed, if such opportunity has been afforded him and he has negligently omitted to avail himself of it. It must be assumed that the taxpayers know the law of the State in respect to the time and method of assessing property and levying taxes, and if they are presumed to know the provisions for the review of assessments they must be equally presumed to know the remedy given by the law for an omission by the assessors to hold the meeting for such review.

We are, therefore, of the opinion that the opportunity afforded the taxpayer to appear before the board of supervisors and challenge the legality and fairness of his assessment was a satisfaction of his rights in respect to a hearing on the subject. It would have been competent for the Legislature, while authorizing the imposition of taxes to have omitted altogether the provisions requiring notice and a meeting by the assessors to review assessments, and to have provided only for a hearing before the supervisors in the first instance. Having full authority over the subject it could lawfully provide for the ways and manner of hearing the taxpayer and in default of a hearing as provided, it could declare the consequences of such default and provide for a hearing in some equivalent mode. So long as a taxpayer is given the equivalent therefor, the Legislature has done all that is required of it under any view of a taxpayers' constitutional rights. (*Spencer v. Merchant*, 100 N. Y. 585.) It was held in the *Matter of Depyster* (80 N. Y. 565) that an assessment for the expenses of building a sewer is not



invalid because of an omission to give to the owners of lots assessed a personal notice that an assessment is to be imposed. The Legislature may prescribe what the notice shall be, and when provision has been made for notice by publication before the final confirmation of the assessment and an opportunity afforded to make objections within a time specified and this has been complied with, no constitutional right of the taxpayer has been violated by such proceedings. This case seems to be an authority for the views above presented. But more than this, after the tax has been returned to the Comptroller, the taxpayer has still the right, both before and after a sale of his property, to appear before that officer and make proofs of any illegality in the tax levy, and demand that such tax, and any sale made thereon shall be canceled by him (secs. 83 and 85, chap. 427, Laws of 1885, 2 R. S., 7th ed., pp. 10, 32); and finally the act of 1885 itself provides for the exercise of the rights of the Comptroller to cancel taxes and sales illegally made, when the taxes have been legally paid, or where the town or ward had no legal right to assess the land. These rights were not only open to the taxpayer to exercise at any time previous to the act of 1885, but the right of all persons to exercise them was also preserved in all cases for six months after the passage of that act. Any damage that may occur to a citizen by reason of a change in the statutory limitations, befalls him in consequence of his neglect to avail himself of the remedy which the law leaves open to him for a prescribed period, and not by reason of the operation of the law itself. It would seem that the right of a property owner to assert his title to property claimed by him, after such ample opportunity to protect such right had been afforded, could be regulated by a law of limitation without incurring the objection that his property had been taken without due process of law.

Any error in the admission by the trial court of the answer to the question "who did they say they measured for?" put to the defendant's employes, was cured by the subsequent admission of the defendant that the witnesses were in his employ.

The papers also offered in evidence by the defendant purporting to be unauthenticated copies of papers in the Comptroller's office, were properly rejected by the court. No legal proof that they were such copies was given, and the case does not show that they were in any way material.

The assessment-rolls of the Township from 1872 to 1883, offered in evidence by the defendant to show that Lot No. 219 was assessed to one Smith as resident lands, with a view of raising a presumption

that they were actually occupied during that period, were properly excluded by the court. The question at issue was whether the lands were actually occupied or not, and the proposed evidence had no tendency to prove this fact, for if Smith was a resident the lands would have been assessed to him whether occupied or not. In any view the evidence simply tended to show that the assessors supposed that land was occupied, and that fact was clearly incompetent upon the issue of actual occupation.

It follows, from the views expressed, that the judgment should be affirmed.

All concur.

(A copy.)

H. E. SICKELS,

*Reporter.*





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APPENDIX C.

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THE PEOPLE OF THE STATE OF NEW YORK

v's.

BENTON TURNER.

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OPINION OF Hon. RICHARD L. HAND, Referee.

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THE PEOPLE OF THE STATE OF NEW YORK  
vs.  
BENTON TURNER.

---

SUPREME COURT.

THE PEOPLE OF THE STATE OF NEW YORK AGAINST BENTON TURNER.

*Statement of Facts.*

On October 12, 1877, the Comptroller sold the South East Quarter of Township 24, Great Tract, at Macombs Purchase, situated in the Town of Harriestown, Franklin County, New York, for the unpaid taxes for the years 1866-67-68-69 and 1870, and also for school taxes for 1869 and 1870, including highway taxes for all of said years, amounting in the aggregate, with interest and expenses of sale, to the sum of \$1,266.46.

At said sale the above described premises were bid in by the Comptroller on behalf of the People of the State of New York, and thereafter said premises were conveyed by the Comptroller to the People by deed, dated June 9, 1881, which deed was recorded in Franklin County Clerk's office June 8, 1882.

The two years allowed by law for redemption from such sale expired October 12, 1879.

The Comptroller served no notice upon any person during the two years allowed by law for redemption from such sale under section 68 of chapter 427 of the Laws of 1855, being the notice required to be served upon the person in occupation, if the premises are actually occupied.

The entire South East Quarter of Township 24 contains 7,500 acres of land.

A short time prior to the commencement of this action the defendant, Benton Turner, entered upon the land aforesaid, claiming to be the owner of the same, and cut and removed therefrom logs of the amount of 1,250 standards, of the value of one dollar per standard.



The defendant claimed title to said premises under the conveyance from Christopher F. Norton's heirs and under a sheriff's deed upon a sale under a judgment against said Christopher F. Norton, recovered June 20, 1877.

The defendant took the logs above referred to under a claim of right alleging that the title to the premises in the State was void for the reasons that the tax sale under which the deed to the State was given was illegal by reason of irregularities in levying the taxes for which the sales were made and that the land in question or some part of it was occupied when the time of redemption from the 1877 tax sale expired and notice of redemption was not served on the occupant.

The People through the State Forest Commission commenced an action to recover the logs taken as above stated or the value of the same and the defendant answered and set up the defenses above stated and the said action was referred to Hon. Richard L. Hand, of Elizabethtown, N. Y.

The People were represented by Judge S. A. Kellogg and Albert Hessberg, the defendant was represented by Messrs. Barnard, Beckwith & Wheeler, and Mr. Royal Corbin, of Plattsburgh, and Mr. Frank Smith of New York.

The referee decided the action in favor of the State Forest Commission, and handed down the following opinion:

HAND, *Referee*.—The objections, that the assessment-roll for 1867 was not verified after the tenth day of August and that the assessors did not meet in 1870 for review of their assessment, are obviated by chapter 448 of the Laws of 1885. Indeed, the effect of this enactment being to make the conveyance, under which the plaintiff claims, conclusive evidence, under the circumstances of this trial, of regularity in these respects, it can not be found that such objections have any basis of fact. Nor is this statute unconstitutional in that regard. (*People v. Turner*, 49 Hun, 466; S. C. in Court of Appeals, 117 N. Y. 227; *Joslyn v. Rockwell*, 13 N. Y. Supp.; 311; *Cromwell v. MacLean*, 123 N. Y. 474.)

It is urged, with great force, that the decisions by which the constitutionality of this enactment was maintained, were in cases where the objection of want of opportunity, because the State, who claims under the Comptroller's deed here, had not expressed its consent to be sued, was not presented to or considered by the courts. But the same state of facts, in this respect, existed in *People v. Turner* (117 N. Y. *supra*), and no impression produced upon



the mind of the referee by the learning and ability of the learned counsel for the defendant could properly result in a decision that a statute is unconstitutional, which the courts of this State have, on facts substantially the same, declared constitutional, upon the theory that the courts had overlooked the existence or effect of those facts. Such an argument, if correct, can not prevail, until presented in the Court of Appeals.

If the premises described in the Comptroller's deed to the plaintiff and under which the plaintiff claims in this action, "or any part thereof," were, on the 12th day of October, 1879, "in the actual occupancy of any person," the plaintiff has failed to establish title: has not shown a right to the immediate possession of the logs cut by the defendant, and can not, therefore, recover in this action.

No claim is made that there was any occupation otherwise than by the acts of Harvey Moody; and the question presented is whether those were an actual occupation of any part of the premises at the time specified.

It must be conceded, we think, that this question should be considered and determined precisely as if the only property described in the Comptroller's deed to the plaintiff were the strip of land along Rogers brook, spoken of as "Moody's meadows." (Comstock v. Beardsley, 15 Wend. 348; Bush v. Davidson, 16 id. 550; Leland v. Bennett, 5 Hill, 286.)

The authorities are also to the effect that the occupation, within the meaning of this statute (Laws of 1855, chap. 437, sec. 68), need not be under claim of title. (Jackson v. Estly, 7 Wend. 148; Lucas v. McEnerna, 19 Hun, 14; Bank v. Mersereau, 3 Barb. Ch. 528.)

The facts may be stated briefly as follows:

In the midst of a forest, three miles from any highway or human habitation, was a piece of low, marshy land, too soft to bear upon its surface the weight of domestic animals, excepting when frozen in the winter season, through which ran a small stream, called "Rogers brook." The melting snows covered this strip of land with water in the spring time, and a scant natural growth of trees grew, and died, and fell upon it. "Wild grass" occupied much of its surface, and frequent "clumps" of alder and other bushes were scattered over it. Its condition seems to have been attributed to the work of a colony of beavers at some previous time, as it is characterized as a "beaver meadow." Such a place, resulting from purely natural causes, would furnish a kind of coarse hay, available for feeding cattle but unsuited to horses. It is not proved, but may, we think, be inferred from the testimony of Torrence, Ames, and



Miller, that such natural meadows are not uncommon among Adirondack forests, and that the people of that country resort to them, more or less, for the grass which may be obtained from them.

The land in question lay in the southeast and northeast quarters of Township 24 (the southeast quarter being the premises described in the complaint), and extended across the Township line into the adjoining county of Essex; four or five acres of it lying in each quarter, and about one acre beyond the county line.

About the year 1860, Harvey Moody, residing some six miles distant, and having no right to or interest in the premises, entered upon this natural meadow and cut some grass, but seems to have done nothing upon that portion of it lying in the southeast quarter of the township earlier than 1862. (Miller.) About the year 1862, or soon after, he extended this cutting into the southeast quarter and over into Essex county. From that time, and until his death, in April, 1880, he annually, in August or September, cut this grass, and as it could not be drawn away until the ground was frozen, stacked it on the ground when cut. Each succeeding winter, in January or February, it was drawn off by himself and those to whom he at times sold some of it. The amount of hay thus procured from the entire surface cut over varied, the largest amount being from eight to twelve tons.

On two occasions Moody scattered a little grass seed on the surface, once a peck of "herds grass," and on the other occasion a peck of "red top," and he twice burned over the dry brush and stubble. From time to time he cut away more or less of the bushes, by which the area of the grass was somewhat enlarged. Such cutting on the one hand and the natural increase of bushes on the other, made the extent of surface which could be mown quite variable, but it seems to have never exceeded ten acres.

He used a small "dam," made by throwing some poles across the brook and placing slabs or pieces of board on them, to obstruct the stream and thus overflow a little land, perhaps half an acre.

The quality of grass improved somewhat, and was slightly superior to that cut upon similar natural meadows in that part of the country.

No other person, so far as appears, ever cut grass upon this ground, and it came to be known as the "Moody Meadows."

Between 1870 and 1876, Mr. Norton, who was the owner of the southeast quarter of Township 24, and other forest lands in the neighborhood, visited his property. Moody had an interview with him at that time, and an agreement was made between them by



which, in consideration of Moody's undertaking to keep watch for trespassers on Norton's property, the latter gave Moody the privilege of cutting grass upon these "Moody Meadows." There was some talk about a lease of them, and such a paper was subsequently written, but it does not appear to have been delivered to Moody, or, indeed, executed by Norton. No dwelling-house or other building was ever placed or used upon the land by Moody. No fence inclosed any part of it at any time. No ground was broken anywhere upon its surface. Nor is it shown that its use had any connection with any known farm, or was for supply of fuel or fencing timber.

These being the facts, was Moody "in the actual occupancy" of the premises in October, 1879?

It is not necessary to the possession of land, we think, that it be inclosed by fence, or that any one should, in fact, reside upon it; but we are aware of no adjudication by the Courts of this State which recognizes as an "actual occupant," under this Statute, one who does not either reside upon or cultivate uninclosed premises. In *Comstock v Beardsley* there was a resident in a dwelling-house, and cultivation also; in *Bush v. Davison*, a tenant resided upon the land; in *Leland v. Bennett* there was actual cultivation, and the decision of *Smith v. Sanger*, in the Supreme Court (3 Barb. 360), was based upon cultivation and the fact that a fence inclosed the premises.

It is urged however that here is shown cultivation, because Moody scattered some grass seed on the surface twice, set fire to the dry materials on the surface twice, on different occasions obstructed the brook in such a way as to put half an acre of the land temporarily under water, and cut away some of the alders nearly every year.

We can not regard all these acts as constituting, in any proper sense, cultivation. These, it seems to us, are but incidents, and very slight ones, in the getting from wild, uninclosed, and unimproved land its natural product; while the photographs in evidence and, more especially, the description given by all the witnesses render the claim that this "beaver meadow" was cultivated or improved entirely indefensible.

But if this could be regarded as a cultivation of the meadow, an insuperable difficulty is found, we think, in the relations of Moody to the property. It would seem an embarrassing rule, by which the intent of a third person in doing acts upon land should be of weight in determining where the title to that land is vested. Yet there can be no question that such intent may be of the utmost



importance. Suppose a piece of property has been sold for taxes upon which there is an abandoned dwelling-house, the premises being wholly unoccupied. When the time for giving notice to occupants has arrived, should the purchaser find in this dwelling-house a tramp, who has availed himself of its shelter for an hour's midday slumber, must his title fail for want of notice to redeem given to this tramp? On the other hand, if this same tramp, with the intent to adopt this house as his dwelling and hold it as such, right or wrong, so long as he can, has entered into possession of it, can it be said that there is no "actual occupant" of it?

We think that the Court of Appeals has directly decided that intent may be a vital element of "actual occupancy." (Smith v. Sanger, 4 N. Y. 577.)

There was what the Supreme Court regarded as a substantial inclosure of a very small part of Lot 84 by one occupying and cultivating the adjoining Lot 4. The case then presented the facts, visible upon the ground, of inclosure and cultivation. Upon these facts the Supreme Court decided that title to Lot 84 by Comptroller's deed upon tax sale was not good, because there had been no notice to redeem. This decision was reversed by the court of last resort, and the theory of such reversal was expressed by Brownson, J., in these words: "In all of the cases where it has been held that notice was necessary, there was a substantial occupancy of some part of the lot or parcel of land with an intention to enjoy the property, either by right or by wrong; while here the enjoyment seems to have been merely accidental, and without an intention to occupy any part of Lot 84."

We can not resist the conclusion that nothing done by Moody constituted "actual occupation" of these "meadows." Until his arrangement with the owner, he was a naked and confessed trespasser. The annual repetition of the trespass did not make it more than a trespass. He came to the owner with that confession, and pretending nothing more. It is not improbable that very many "natural meadows" exist among the Adirondack forests which are, and for many years have been, annually mowed and the grass taken away precisely as this had been, but it can not be that this constitutes actual occupation of them. If it were so, the assessment of all such lands as non-resident would seem to be void, and all sales of them for non-payment of taxes inoperative, beyond the curative effect of any exercise of legislative power. (Joslyn v. Rockwell, *supra*.)

After the arrangement with the owner, and in October, 1879, he was exercising a privilege — enjoying a definite license to do a specific thing, which was to cut and carry away grass from this piece of land. There was, in our opinion, no holding of the land, no possession of the premises as such — nothing more than the enjoyment of a license to do some one thing upon the premises. This, too, was enjoyed by him not as agent of the owner or for the benefit of the owner, but for his own personal advantage.

The conclusion reached seems to us fully supported by the analogy of numerous decisions of our Courts in actions of a different class.

For example, the action to quiet title lies only when the plaintiff has been for three years “in the actual possession” (Code, sec. 1638), and the action of ejectment must be brought against the occupant, if the premises are “actually occupied” (Code, sec. 1502), and may be maintained, in the absence of paper title, by proof of the plaintiff’s actual possession unlawfully entered upon by defendant.

Illustrations of what constitutes “actual possession” or “actual occupation” in such cases, are given by the following adjudications:

In actions to quiet title, *Cleveland v. Crawford* (7 Hun, 616); *Churchill v. Onderdonk* (59 N. Y. 134); see, also, the Massachusetts case of *Jeffrey’s Neck v. Ipswich* (26 N. E. Rep. 239); and the Vermont case of *Town of Corinth v. Locke* (20 Atl. Rep. 809); in ejectment, *Shaver v. McGraw* (12 Wend. 558); *Lane v. Gould* (10 Barb. 254); *Redfield v. Utica, etc., R. R.* (25 id. 54); *Miller v. Downing* (54 N. Y. 631); *Thompson v. Burhans* (79 id. 93); *Martin v. Rector* (101 id. 77); *Gouverneur v. National Ice Company* (11 N. Y. Supp. 87). So, too, in cases of trespass and the like, *Wheeler v. Spinola* (54 N. Y. 377); *Miller v. Long Island Railroad* (71 id. 380); *Price v. Brown* (101 id. 669); *Roe v. Strong* (107 id. 350); *Lyon v. Sellew* (34 Hun, 124); *Pierce v. Keator* (9 id. 532; aff’d, 70 N. Y. 419).

The tendency of all the authority in this State, so far as we have been able to discover it, would seem to be that to constitute actual occupancy of land there must be either residence, use of buildings for business, manufacturing, etc., inclosure, cultivation, or use of the land in connection with some known farm, or for the supply of fuel and fencing timber for ordinary use, *and also* an intention to possess and enjoy the land either by right or by wrong, as distinguished from enjoyment of a license to do some act upon the land, or *profit à prendre*.



We have been referred to numerous cases decided in other jurisdictions, which we have carefully considered, with many others not cited by counsel. These are not in harmony, and we need not speculate as to the weight of conflicting precedents from other States to determine on which side of the question the balance descends, having such abundance of authority of our own jurisdiction. Having given much time and labor to this question, with the aid of able and scholarly arguments by the learned counsel on each side, and the careful examination of a very large number of adjudications, we have reached the conviction that the plaintiff was not under the necessity of showing service of any notice to redeem, because there was no "actual occupancy" of any part of the premises conveyed to the State by the Comptroller.

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APPENDIX D.

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CATALOGUE OF MAPS AND FIELD-NOTES.

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## LIST OF MAPS.

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Ever since the organization of this Commission the necessity of a map which would show correctly the allotments of the various townships in the Great Forest of Northern New York has been felt, both in our office business and in our field work. The existing maps are incomplete and erroneous to a considerable extent. None of them embrace the whole of the territory known as the Adirondack Plateau, our best map, the Butler, being particularly deficient in this respect. The Wardens, Inspectors and Foresters have been greatly impeded in their work by the lack of some accurate diagram which would show on one sheet the complete allotment of that territory.

The Commission has accordingly directed that a map be compiled from the records in the various State offices, and that it be carefully compared with the records in the offices of the various County Clerks and Land Companies; and, that all details obtainable from reliable and authentic sources be inserted. This map, which is being prepared in this office, is 56 by 67 inches in size, on a scale of two miles to the inch, and will embrace nearly all the territory shown on the small map attached to this report. It will be of great value in the routine work of this Bureau, in the preparation of forest statistics, in the purchase of lands, and in the final situation of the Park lines. It will also show the location of all the State lots, the lakes, streams, main roads, settlements, and railroads within the Great Forest. Land owners, surveyors, prospectors, tourists, and those who wish to locate in or visit that region will greatly appreciate this work. As a matter of course, such a map will contain some variation of scale and direction consequent upon the inaccuracy of the old surveys, and the impossibility of "fitting together" the large number of conflicting maps and overlapping patents.



In the preparation of this work a very large number of maps have been examined, and in order to fully avail ourselves of whatever previous work had been done in this direction, it became necessary to compile a catalogue of all maps and field-notes relating to the territory in charge, and to indicate thereon the repository of each map or document.

As the compilation of this list involved a large amount of patient labor, with a result highly valuable to many persons outside of this Department, it has been thought advisable to append it here for the benefit of those to whom it will undoubtedly be of great assistance. It will be particularly useful to surveyors and land owners in the Adirondacks and Catskills, and to town and county officers for ready reference.

The so-called "Catalogue," a list of maps and surveys in the offices of the Secretary of State, State Engineer and Surveyor, Comptroller, and in the New York State Library, was published in 1859, and is insufficient for present use, a great many maps and surveys having been made since that date. The "Calendar of New York Colonial Manuscripts," covering the period from 1643 to 1803, was published in 1864. Both works are now out of print. As these publications are voluminous, and refer to the land records of the entire State, any examination of their contents with reference to a particular locality is necessarily slow and uncertain.

The list appended here, which is complete to date, contains only such maps and surveys as pertain to the Adirondack and Catskill region. It comprises all the maps in the various State Departments, and is supplemented by reference to maps and field-notes in certain private offices and county offices of record. It was prepared by the Civil Engineer and Surveyor in the employ of the Commission, a gentleman who has had ample experience in these matters, and who was in charge of one of the parties engaged on the Adirondack Survey, under Mr. Verplanck Colvin.

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# C A T A L O G U E

OF

Maps, Field-notes, Surveys, and Landpapers of Patents, Grants,  
and Tracts Situate Within the Counties Embracing  
the Forest Preserve of the State of New York.

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Compiled by J. B. KOETTERITZ, C. E.

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MEM.—The counties embracing the Forest Preserve are Clinton, Essex, Franklin, Fulton, Hamilton, Lewis, Oneida, Saratoga, St. Lawrence, Warren, and Washington, which for convenience have been designated as the Adirondack Preserve; and the counties of Delaware, Greene, Sullivan, and Ulster, which have been designated as the Catskill Preserve.

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# CATALOGUE

OF

Maps, Field-notes, Surveys, and Landpapers of Patents, Grants,  
and Tracts Situate within the Counties Embracing the  
Forest Preserve of the State of New York.

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N. B.— The repository is indicated in italics. The offices of the Forest Commission, Secretary of State, State Engineer, and Comptroller are at Albany, N. Y.

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## ADIRONDACK PRESERVE.

### A.

Adgate's Patent, field-notes of, by Benjamin Wright, 1794. *State Engineer's Office: Case 2, No. 21, bundle indorsed, "Lands north of Mohawk River."*

Adgate's Patent, map of, by Benjamin Wright, 1804. *State Engineer's Office: No. 484.*

Adgate's Patent. *Office of Secretary of State: Land Papers, Vol. 46, p. 63; Vol. 52, pp. 30, 69, 73; Vol. 53, p. 43; Vol. 60, pp. 61, 75, 76; Vol. 61, pp. 108, 109.*

Adgate's Patent, map of; copied from a map of James Abeel. *State Engineer's Office: No. 75.*

Adgate's Patent, map of, by Benjamin Wright, 1831. *County Clerk's Office, Utica, N. Y.: No. 30. (On rollers).*

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- Dannemora, Clinton County, map of village of. *Comptroller's Office*: No. 884 (*New Series*).
- Dartmouth Patent, Saratoga and Warren Counties, map of. *Comptroller's Office*: No. 160 (*Old Series*).
- Dartmouth Patent, Warren County, map of. *Comptroller's Office*: No. 384 (*New Series*).
- Dartmouth Patent, Warren County, map of. *Comptroller's Office*: No. 664 (*New Series*).
- Dartmouth Lower Patent, Saratoga and Warren Counties. Field-notes made by Seth C. Baldwin in survey of Dartmouth Lower Patent, showing the interference with Palmer's Purchase. *State Engineer's Office*: *Field-book, Vol. III, Sub. C.*
- Dartmouth Patents and Palmer's Purchase. Map by Seth C. Baldwin to show the interference of Dartmouth Patents with Palmer's Purchase, as surveyed by Lawrence Vrooman, 1811. *State Engineer's Office*: *Field-book, Vol. III, Sub. C, p. 184.*
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- Duerville Patent. *Office of Secretary of State: Land papers. Vol. 40, pp. 106 to 116 inclusive; Vol. 47, p. 92.*
- Duerville Patent, field-notes of a gore along the south bounds of. *State Engineer's Office: Field-book, Vol. XIV, p. 130.*
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- Duerville Patent, Clinton County, map of Lot 9. *Comptroller's Office: Case (Clinton) No. 57.*
- Duerville Patent, Clinton County, map of Lots 22, 35, 63, 78, 91 and 106. *Comptroller's Office: No. 254 (New Series).*
- Duerville Patent, Clinton County, map of Lot 36. *Comptroller's Office: Case (Clinton) No. 3.*
- Duerville Patent, Clinton County, map of Lots 57 and 84. *Comptroller's Office: Case (Clinton) No. 5.*
- Duerville Patent, Clinton County, map of Lot 75. *Comptroller's Office: Case (Clinton) No. 56.*
- Duerville Patent, Clinton County, map of Lot 76. *Comptroller's Office: Case (Clinton) No. 52.*
- Duerville Patent, Clinton County, map of Lot 78. (All in Altona.) *Comptroller's Office: Case (Clinton) No. 29..*
- Duerville Patent, Clinton County, map and survey of part of Lot 80. *Comptroller's Office: Case (Clinton) No. 30.*
- Duerville Patent, Clinton County, map of Lot 82. *Comptroller's Office: Case (Clinton) No. 6.*
- Duerville Patent, Clinton County, map of Lot 93. *Comptroller's Office: Case (Clinton) No. 44.*
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- East Canada Creek. (See, also, Sir William Johnson's land patent on Canada Creek.) *State Library, Albany, N. Y.*
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- Elizabethtown and Lewis, Essex County, map of, showing change of town line. *Office of Secretary of State: Town Line Book, Vol. 1, p. 189.*
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- Essex County, map of. *Comptroller's Office: No. 11 (Old Series).*
- Essex County; map of. *Forest Commission Office: No. 108.*
- Essex County, map of part of, by F. C. Parker. *Forest Commission Office: No. 67.*
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- Essex Tract, or Henry's Survey, Essex County, map of Lot 83, showing town line. *Comptroller's Office: No. 867 (New Series).*
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- Ford Tract, St. Lawrence County, map of. *Comptroller's Office: No. 217 (New Series). Case (St. Lawrence) No. 15.*
- Ford Tract, field-book of allotment, by James Whelpley, 1769. *State Engineer's Office: Case 2, No. 44.*
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- Foresters districts, division of 1888, map of. *Forest Commission Office: No. 92.*



- Forestport, map of town of, by G. Jones. *Forest Commission Office*: No. 33.
- Forestport, Oneida County, map of town of. *Comptroller's Office*: No. 185 (*New Series*).
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- Forestport, proposed reservoir near, sketch of, 1883. *State Engineer's Office*: *Canals B*, Roll 611.
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- Fort George. Map of the line running West from Fort George, and part of Montgomery County. *State Engineer's Office*: No. 386.
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- Garland's, (Peter), Patent, Warren County, map of. *Comptroller's Office: No. 26 (Old Series).*
- Garland's (Peter), 1,000 acres, Warren County, map of. *Comptroller's Office: No. 352 (New Series). Case (Warren) No. 2.*
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of corner of. *Comptroller's Office: No 946 (New Series).*
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of. *Comptroller's Office: No. 878 (New Series).*
- Glen, Bleecker and Lansing Patent in town of Mayfield, Fulton and  
Hamilton Counties, map of. *Comptroller's Office: No. 238 (New  
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2, subdivision 7. *Comptroller's Office: Case (Hamilton) No. 12.*
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2, 6 and 7. *Comptroller's Office: Case (Hamilton) No. 4.*
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*Comptroller's Office: Case (Fulton) No. 13.*
- Glen, Bleecker and Lansing Patent, Fulton County, map of Lots 10,  
11, 14 and 21. *Comptroller's Office: Case (Fulton) No. 10.*
- Glen, Bleecker and Lansing Patent, Fulton County, map of Lot 14.  
*Comptroller's Office: Case (Fulton) No. 12.*
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*Comptroller's Office: Case (Fulton) No. 11.*
- Glen, Bleecker and Lansing Patent, Fulton County, map of Lot 21.  
*Comptroller's Office: Case (Fulton) No. 10.*
- Glen, Bleecker and Lansing Patent, Fulton County, map of Lot 22.  
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*Comptroller's Office: Case (Fulton) No. 34.*
- Glen, Bleecker and Lansing Patent, Fulton County, map of Lot 34.  
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- Glen, Bleecker and Lansing Patent, Fulton County, map of Lot 34.  
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- Glen, Bleecker and Lansing Patent, Fulton County, map of part of  
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- Glen, Bleecker and Lansing Patent, Fulton County, map of subdi-  
visions of Lot 37. *Comptroller's Office: Case (Fulton) No. 30.*

- Glen, Bleecker and Lansing Patent, Fulton County, map of Lot 37.  
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- Glen, Bleecker and Lansing Patent, Fulton County, map of Lot 43.  
*Comptroller's Office : Case (Fulton) No. 18.*
- Glen, Bleecker and Lansing Patent, Fulton County, map of Lots 45, 51, 56 and 58. *Comptroller's Office : No. 26 (New Series).*
- Glen, Bleecker and Lansing Patent, Fulton County, map of Lot 62.  
*Comptroller's Office : Case (Fulton) No. 35.*
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*Comptroller's Office : Case (Fulton) No. 20.*
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*Comptroller's Office : No. 963 (New Series) ; case (Fulton) No. 32.*
- Glen, Bleecker and Lansing Patent, Fulton County, map of Lots 71 and 72. *Comptroller's Office : No. 1054 (New Series).*
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- Glen, Bleecker and Lansing Patent, Fulton County, map of subdivision 3, North and South  $\frac{1}{2}$ , and subdivisions 4, 5, 6 and 8 of Lot 84. *Comptroller's Office : Case (Fulton) No. 17.*
- Glen, Bleecker and Lansing Patent, Fulton County, survey of subdivisions 6, 7 and 9, North and South  $\frac{1}{2}$ , of Lot 85. *Comptroller's Office : Case (Fulton) No. 15.*
- Glen, Bleecker and Lansing Patent, Fulton County, map of Lots 89 and 90. *Comptroller's Office : Case (Fulton) No. 22.*
- Glen and 44 Others Patent, Fulton and Saratoga Counties, map of.  
*Comptroller's Office : No. 221 (Old Series).*
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- Glen and 44 Others Patent, Saratoga County, map of Lot 109. *Comptroller's Office: Case (Saratoga) No. 2.*
- Glen and 44 Others Patent, Saratoga County, map of Lot 170, Edinburgh and Providence. *Comptroller's Office: Case (Saratoga) No. 9.*
- Glen and 44 Others Patent, Saratoga County, map of Lot 175. *Comptroller's Office: No. 243 (New Series).*
- Glen and 44 Others Patent, Saratoga County, map of Lot 175, or 1,100 acre tract. *Comptroller's Office: No. 84 (Old Series).*
- Glen and 44 Others Patent, Saratoga County, map of town of Corinth. *Comptroller's Office: No. 475 (New Series).*
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- Gores. Map of a tract of land in the counties of Warren and Essex, West of the Schroon lake and river, adjoining Hoffman Township and lands granted to Platt Rogers and others, together with three gores of land adjoining the same; and also two islands in Schroon Lake. Surveyed and laid into 205 lots, 1808, by George Webster, Deputy Surveyor. *State Engineer's Office: No. 226.*
- Gore. Map of a gore of land in the county of Essex, surveyed by S. D. Kellogg, Deputy Surveyor, 1822. *State Engineer's Office: No. 274.*

Gore, map of, lying between the Old Military Tract and the Refugee Tract, by John Richards, Deputy Surveyor, 1829. *State Engineer's Office: No. 300.*

Gore. Map of a gore of land in the county of Essex, surveyed by S. D. Kellogg, Deputy Surveyor, 1822. *State Engineer's Office: No. 254.*

Gore adjoining Duer's Patent, the Refugee Lands, the Little Location of 6,600 acres and Plattsburgh Patent, Clinton County, map of. Surveyed and laid out into ten lots, October, 1819, at the request of Simon DeWitt, Esq., Surveyor-General, by George Webster. *State Engineer's Office: No. 60.*

Gore adjoining the Schroon Lake, Hoffman Township and Patent 2 of 3,500 acres, map of. Surveyed and laid out into three lots, October, 1819, at the request of Simon DeWitt, Esq., Surveyor-General, by George Webster. *State Engineer's Office: No. 60.*

Gore adjoining the Brant Lake Tract, field-notes of. *Office of Secretary of State: Field-book, Vol. 18, p. 223.*

Gore adjoining Hoffman Township, Warren County, map of. *Comptroller's Office: No. 468 (New Series).*

Gore adjoining Hoffman Township and Tract west of Road Patent, map and field-notes of. *Office of Secretary of State: Field-book, Vol. 18, p. 197. Map, portfolio No. 131.*

Gore adjoining Hoffman Township and Totten and Crossfield's Purchase, field-notes of. *State Engineer's Office: Field-book, Vol. 6, p. 195.*

Gore adjoining Paradox Tract and Tract west of Road Patents, map and field notes of. *Office of Secretary of State: Field-book, Vol. 18, pp. 5 and 189. Map, portfolio No. 131.*

Gore adjoining Paradox Tract and tract west of Road Patent, field-notes of. *State Engineer's Office: Field-book, Vol. 6, p. 187.*

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Gore adjoining Thurman's Road Patent, field-notes of. *State Engineer's Office: Field-book, Vol. 14, p. 326.*

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- Gore adjoining Township 11, Totten and Crossfield's Purchase, field-notes of. *State Engineer's Office: Field-book, Vol. 29, p. 208.*
- Gore adjoining Township 14, Totten and Crossfield's Purchase, field-notes of. *State Engineer's Office: Field-book, Vol. 29, p. 158.*
- Gores and overlappings between Jerseyfield, Lawrence, Glen, Bleecker and Lansing, and Vrooman's Patents, map of, by J. B. Koetteritz. (Adirondack Survey.) *Forest Commission Office: No. 102.*
- Gore between Dartmouth Patent and Township 11, Totten and Crossfield's Purchase, Warren County, map of. *Comptroller's Office: No. 664 (New Series).*
- Gore between Dartmouth Patent and Township 11, Totten and Crossfield's Purchase, map showing town line across; Warren County. *Comptroller's Office: Case (Warren), No. 15.*
- Gore between Ellice and Hague Tracts, map of, Warren County. *Comptroller's Office: No. 485 (New Series); case (Warren), No. 10.*
- Gore between Hyde Township and Township 12, Totten and Crossfield's Purchase, Warren County, map of. *Comptroller's Office: No. 664 (New Series).*
- Gore between Hoffman Township and Thurman's Road Patent, field-notes of. *Office of Secretary of State: Field-book, Vol. 22, p. 413.*
- Gore between Jerseyfield, Oxbow and Lawrence Patents, map of, by J. B. Koetteritz. *Forest Commission Office: No. 97.*
- Gore between Old Military and Refugee Tracts, Clinton County, map of. *Comptroller's Office: No. 109 (New Series); case (Clinton) No. 26.*
- Gore between Old Military and Refugee Tracts, Clinton County, map of. *Comptroller's Office: No. 722 (New Series).*
- Gore between Old Military and Refugee Tracts, Clinton County, map of. *Comptroller's Office: No. 188 (New Series).*
- Gore between Old Military and Refugee Tracts, Clinton County, survey of Lots 28 and 30. *Comptroller's Office: Case (Clinton) No. 32.*
- Gore between Old Military and Refugee Tracts, Clinton County, map of Lots 49 and 51. *Comptroller's Office: No. 254 (New Series).*
- Gore between Old Military and Refugee Tracts, Clinton County, map of Lots 49, 50 and 51. (*See State Gore.*)
- Gore between Old Military and Refugee Tracts, Clinton County, map of Lots 55 and 58. *Comptroller's Office: No. 995 (New Series).*
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- Gore between Refugee and Old Military Tracts, map and field-notes of, surveyed by J. Richards, 1829. *Office of Secretary of State: Field-book, Vol. 49, p. 55. Map, portfolio, No. 294.*
- Gore between Rogers (Platt) & Company's Road Patent, and Paradox Tract, Essex County, map of. *Comptroller's Office: No. 468 (New Series).*
- Gore between Platt Rogers and the Lake Patents. Field-notes of a survey of land lying in Essex County. Surveyed by S. D. Kellogg, Deputy Surveyor, 1822. *State Engineer's office: Field-book, Vol. 29, p. 729.*
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- Gore between Townships 29 and 31, Totten and Crossfield's Purchase, field-notes of. *State Engineer's Office: Field-book, Vol. 29, p. 192.*
- Gores. Map of the gore between Dartmouth Patent and Township 11, Totten and Crossfield's Purchase; also of the North gore and the gore between Townships 29 and 31, Totten and Crossfield's Purchase, by John Richards, Deputy Surveyor, 1822. *State Engineer's Office: No. 251.*
- Gore between Townships 29 and 31, Totten and Crossfield's Purchase, map and field-notes of. *Office of Secretary of State: Field-book, Vol. 44, p. 307. Map, portfolio, No. 307.*
- Gore between Townships 29 and 31, Totten and Crossfield's Purchase, Hamilton and Warren Counties, map of. *Comptroller's Office: No. 697 (New Series).*
- Gore between Townships 12 and 14, Totten and Crossfield's Purchase, Warren County, map of. *Comptroller's Office: No. 223 (Old Series), No. 660 (New Series).*
- Gore between Township 11, Totten and Crossfield's Purchase, and Dartmouth Patent, field-notes and map of. *Office of Secretary of State: Field-book, Vol. 44, p. 323. Map, portfolio No. 308.*
- Gore between Townships 12 and 14, Totten and Crossfield's Purchase, called the North Gore, map and field-notes of. *Office of Secretary of State: Field-book, Vol. 44, p. 273. Map, portfolio No. 309.*
- Gore, Ellice or Ellis, Essex County, map of. *Comptroller's Office: No. 743 (New Series).*
- Gore East of Township 9, Old Military Tract, field-notes of. *State Engineer's Office: Field-book, Vol. 33, p. 380.*



Gore East of Township 9, Old Military Tract, Franklin County, map of. *Comptroller's Office*: No. 649 (*New Series*); case (*Franklin*) No. 2.

Gore East of Township 9, Old Military Tract, Franklin County, map of Lot 36. *Comptroller's Office*: Case (*Franklin*) No. 33.

Gore East of Township 9, Old Military Tract, Clinton and Franklin Counties, map of North part. *Comptroller's Office*: No. 298 (*New Series*).

Gore East of Township 9, Old Military Tract, and town line between Belmont and Franklin, Franklin County, map of. *Comptroller's Office*: Case (*Franklin*) No. 19.

Gore East of Township 9, Old Military Tract, Franklin County, map of Lot 2, East part, and Lots 7, 8, 29, 30, 31, 32, 33 and 34. *Comptroller's Office*: Case (*Franklin*) No. 31.

Gore East of Township 12, Great Tract 1, Macomb's Purchase, Franklin County, map of. *Comptroller's Office*: No. 700 (*New Series*).

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Gore in the town of Schroon, adjoining South-East corner of Hoffman Township, field-notes of. *Office of Secretary of State*: *Field-book*, Vol. 22, pp. 407, 413.

Gore, Jones', West of Townships 1 and 2, Totten and Crossfield's Purchase, Hamilton County, map of. *Comptroller's Office*: No. 913 (*New Series*).

Gore, Johnson's, Nos. 1 and 2, Clinton County, map of. *Comptroller's Office*: No. 188 (*New Series*).

Gore, Johnson's, No. 2, Clinton County, map of. *Comptroller's Office*: No. 722 (*New Series*); case (*Clinton*) No. 24.

Gore, Johnson's, No. 2, Clinton County, map of. (Affidavit, lies all in Altona.) *Comptroller's Office*: Case (*Clinton*) No. 19.

Gore, Lisbon, St. Lawrence County, map of section 3, Lots 6 and 7, parts of. *Comptroller's Office*: Case (*St. Lawrence*) No. 29.

Gore, Livingston's, Clinton County. (*See Livingston's Gore.*)

Gore North of Township 24, Totten and Crossfield's Purchase, Essex and Warren Counties, map of. *Comptroller's Office*: No. 177 (*Old Series*); No. 736 (*New Series*).

Gore South of Duerville Patent, adjoining Refugee lands, field-notes and map of. *Office of Secretary of State*: *Field-book*, Vol. 22, p. 395. *Map*, portfolio No. 241.

- Gore South of Schroon Lake and adjoining the Brant Lake Tract, field-notes of. *Office of Secretary of State: Field-book, Vol. 18, p. 203.*
- Gore South of Schroon Lake, field-notes of. *State Engineer's Office: Field-book, Vol. 6, p. 201.*
- Gore South of Schroon Lake, Warren County, map of. *Comptroller's Office: No. 468 (New Series).*
- Gore South of Townships 11 and 12, Totten and Crossfield's Purchase, Warren County, map of. *Comptroller's Office: Case (Hamilton) 8.*
- Gore South of Township 12, Totten and Crossfield's Purchase, Warren County, map of. *Comptroller's Office: No. 133 (Old Series).*
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- Gore South of Township 12, Old Military Tract, Essex County, field-notes of 7,740 acres, surveyed by J. Richards, 1833. *Office of Secretary of State: Field-book, Vol. 49, p. 21.*
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- Gore South of Township 24, Totten and Crossfield's Purchase, Warren County, map of. *Comptroller's Office: No. 155 (Old Series).*
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- Guise's Patent, Essex County, map of. *Comptroller's Office: Case (Essex) No. 43.*
- Gull Lake, Herkimer County, sketch of, 1881. *State Engineer's Office: Canals A, roll 588.*

## H.

- Hall (James) and Roe (Lewis H.), map of property of, in Lots 32 and 35, Iron Ore Tract, Essex County. *Comptroller's Office: No. 898 (New Series).*
- Hague, town of, Warren County, map of. *Comptroller's Office: No. 485 (New Series).*
- Hague, Warren County, survey of town of, by L. C. Larrabee, 1826. *State Engineer's Office: Case 2, Nos. 35, 88.*
- Hague Tract, Essex and Warren Counties, map of. *Comptroller's Office: No. 262 (New Series).*



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- Hague Tract, field-notes of. *State Engineer's Office : Field-book, Vol. 9, p. 229.*
- Hague and Paradox Tract in Ticonderoga, Essex County, map of. *Comptroller's Office : No. 743 (New Series).*
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- Hamilton County, map of part of and of the County of Essex. *State Engineer's Office : No. 221.*
- Hamilton County, map of. *County Clerk's Office, Johnstown, N. Y. : No. 25.*
- Hamilton County, map of, and the North part of Herkimer County. From original surveys by William D. Jones, 1851. *State Library, Albany, N. Y. : Vol. 15 of Maps.*
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- ties of Herkimer and Washington. *State Engineer's Office: Case 2, No. 32. Packages 1 and 2.*
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- Harrietstown and Brandon, towns of, map showing change of town line. *Office of Secretary of State: On rollers, No. 275.*
- Harrietstown and Brandon, towns of, Franklin County, map showing change of town line, 1883. *Office of Secretary of State: Town Line Book.*
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- Hermon and Edwards, towns of, St. Lawrence County, map showing change of town line. *Office of Secretary of State: Town Line Book, Vol. 1, p. 75.*
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- Herkimer and Fulton Counties, map of line through Jerseyfield Patent. *Comptroller's Office: Case (Herkimer) No. 8.*



- Herkimer and Lewis Counties, map of county line through Brown's Tract. *Comptroller's Office: Case (Herkimer) No. 1.*
- Herkimer and Oneida Counties, map of county line, by D. C. Wood. *County Clerk's Office, Herkimer, N. Y.: No. 53.*
- Herkimer and Oneida Counties, map of line between, by J. Hammond, 1800. *County Clerk's Office, Utica, N. Y.: Book 2, map 9.*
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- Hoffman Township, map of, copied from partition deed. *State Engineer's Office: Portfolio C, No. 175.*
- Hoffman Township, map of outlines of, by Platt Rogers, 1792. *State Engineer's Office: Case 2, No. 52.*
- Hoffman Township, field-notes of extension of, and Tract west of Road Patent. *State Engineer's Office: Field-book, Vol. 6, p. 231.*
- Hoffman Township. *Office of Secretary of State: Book 18 of patents, p. 62.*
- Hoffman Township, Essex and Warren Counties, map of. *Comptroller's Office: No. 5 (Old Series); No. 468 (New Series).*
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- Hoffman Township, and Thurman's Road Patent, map and field-notes of gore between. *Office of Secretary of State: Field-book, Vol. 22, p. 413. Map, portfolio No. 241.*
- Hoffman Township, Essex County, map of Lots 7, 8, 21 and 22. *Comptroller's Office: Case (Essex) No. 44.*
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- Hope, town of, Hamilton County, map showing change of town line. *Office of Secretary of State: Town Line Book, Vol. 2, p. 23.*
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Hyde Township. Certificate in favor of Edwd. Jessup and others, for 40,000 acres of land on the North-East branch of "The Hudson's River," to be erected into the Township of Hyde; August 25, 1774. *State Library, Albany, N. Y., MS.*

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## I.

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- Simeon DeWitt, Esq., Surveyor-General. *State Engineer's Office* : No. 59.
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- Iron Ore Tract, Essex County, map showing town line between Elizabethtown and Westport. *Comptroller's Office* : No. 868 (*New Series*).
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- Island, Clay, Warren County, map of. *Comptroller's Office* : No. 352 (*New Series*).
- Island, Green, Warren County, map of. *Comptroller's Office* ; No. 352 (*New Series*).
- Island, Hog, Warren County, map of. *Comptroller's Office* : No. 352 (*New Series*).
- Islands, Lake George, map of. *Office of Secretary of State* : *Portfolio No. 462*.
- Island, Magdalen, Essex County, map of. *Comptroller's Office* : No. 468 (*New Series*).
- Island, Schuyler, Essex County, map of. *Comptroller's Office* : No. 268 (*New Series*).
- Island, Twelfth Mile, Warren County, map of. *Comptroller's Office* : No. 352 (*New Series*).
- Island, Waltonian, Warren County, map of. *Comptroller's Office* : No. 485 (*New Series*).

## J.

- Jay Tract, Essex County, map of, being the North-West part of Township No. 2; and also of the Whiteface Mountain Tract, being the South-East part of Township No. 11, Old Military Tract. By John Richards, Deputy Surveyor, March, 1815. Done by order of the Surveyor-General. *State Engineer's Office* : No. 149.
- Jay Tract, Essex County, map and field-notes of Township 2, Old Military Tract. *Office of Secretary of State* : *Field-book*, Vol. 14, p. 1; *Map, portfolio No. 102*.

- Jay Tract, Essex County, map of. *Comptroller's Office* : No. 465 (*New Series*).
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- Jay Tract, Essex County, map of Lots 63 and 107. *Comptroller's Office* : No. 807 (*New Series*) ; case (*Essex*) No. 28.
- Jay Tract, Essex County, map and survey of Lots 63 and 107. *Comptroller's Office* : Case (*Essex*) No. 29.
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- Jerseyfield Patent, large map of, by Isaac Vrooman. Outlines from surveys, by Isaac Vrooman, 1768. *State Engineer's Office* : *Portfolio B*, No. 210.
- Jerseyfield Patent, map of, showing allotment and names of original patentees, about 1770. *In possession of Chauncey P. Williams, Esq., Albany, N. Y.*
- Jerseyfield Patent, (Fulton and Herkimer Counties), map of. Patented to Henry Glen and others, April 12, 1770, for 94,000 acres and allowance. *State Engineer's Office* : No. 81.
- Jerseyfield Patent, Herkimer County, map of. *Comptroller's Office* : No. 258 (*Old Series*) ; No. 112 (*New Series*).
- Jerseyfield Patent, Herkimer County, map of. *Comptroller's Office* : No. 397 (*New Series*).
- Jerseyfield Patent, Fulton and Herkimer Counties, map of. *Comptroller's Office* : No. 78 (*Old Series*).
- Jerseyfield Patent, map of line between Fulton and Herkimer Counties. *Comptroller's Office* : Case (*Fulton*) No. 24.
- Jerseyfield Patent, map of line between Fulton and Herkimer Counties. *Comptroller's Office* : Case (*Herkimer*) No. 6.
- Jerseyfield Patent, map of line between Fulton and Herkimer Counties. *Comptroller's Office* : Case (*Herkimer*) No. 8.
- Jerseyfield Patent, Herkimer County, map of line between Ohio and Salisbury. *Comptroller's Office* : No. 205 (*New Series*).



- Jerseyfield Patent, map of part of. *County Clerk's Office, Herkimer, N. Y.: No. 1.*
- Jerseyfield Patent, Herkimer County, map of West  $\frac{1}{2}$  of Lot 4. *Comptroller's Office: Case (Herkimer) No. 18.*
- Jerseyfield Patent, Herkimer County, map of East  $\frac{1}{2}$  of Lot 5. *Comptroller's Office: Case (Herkimer) No. 25.*
- Jerseyfield Patent, Herkimer County, map of Lot 6. *Comptroller's Office: Case (Herkimer) No. 28.*
- Jerseyfield Patent, Herkimer County, map of Lot 21. *Comptroller's Office: No. 98 (New Series); case (Herkimer) No. 19.*
- Jerseyfield Patent, Fulton County, map of subdivisions of East  $\frac{1}{2}$  of Lot 32. *Comptroller's Office: Case (Fulton) No. 29.*
- Jerseyfield Patent, Fulton County, map of subdivision 4, East  $\frac{1}{2}$  of Lot 32. *Comptroller's Office: Case (Fulton) No. 28.*
- Jerseyfield Patent, Fulton County, map of subdivision 4 of Lot 32. *Comptroller's Office: Case (Fulton) No. 19.*
- Jerseyfield Patent, map of subdivisions of Great Lots 34, 58, 59 and 67. *Forest Commission Office: No. 10.*
- Jerseyfield Patent, Fulton and Herkimer Counties, map of Lots 35, 59, 67, 68 and 88. *Comptroller's Office: No. 947 (New Series).*
- Jerseyfield Patent, Herkimer County, map of Lot 38. *Comptroller's Office: Case (Herkimer) No. 9.*
- Jerseyfield Patent, Herkimer County, map of Lot 40. *Comptroller's Office: Case (Herkimer) No. 29.*
- Jerseyfield Patent, Fulton and Herkimer Counties, map of Lot 59. *Comptroller's Office: No. 89 (New Series).*
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- Jerseyfield Patent, map of subdivisions of East  $\frac{1}{2}$  of Lot 59, *County Clerk's Office, Johnstown, N. Y.: Deed Book, Vol. 42, p. 310.*
- Jerseyfield Patent, Fulton County, map of Lot 63. *Comptroller's Office: Case (Fulton) No. 21.*
- Jerseyfield Patent, Fulton County, map of subdivisions of Lot 64. *Comptroller's Office: No. 1,055 (New Series).*
- Jerseyfield Patent, subdivisions of Lot 64. *County Clerk's Office, Johnstown, N. Y.: Deed Book, Vol. 32, p. 206.*
- Jerseyfield Patent, Fulton and Herkimer Counties, map of Lot 67. *Comptroller's Office: Case (Fulton) No. 36.*
- Jerseyfield Patent, Fulton County, map of Lot 67. *Comptroller's Office: Case (Fulton) No. 23.*
- Jerseyfield Patent, Fulton and Herkimer Counties, map of Lots 67 and 68. *Comptroller's Office: No. 947 (New Series).*

- Jerseyfield Patent, Herkimer County, map of subdivisions of West  $\frac{1}{2}$  of Lot 70. *Comptroller's Office: Case (Herkimer) No. 15.*
- Jerseyfield Patent, Herkimer County, map of Lots 71 and 87. *Comptroller's Office: Case (Herkimer) No. 24.*
- Jerseyfield Patent, Herkimer County, map showing town line through Lots 82, 83, 85 and 86. *Comptroller's Office: No. 769 (New Series).*
- Jerseyfield Patent, map of Great Lot 85, subdivided by J. W. Clark. *County Clerk's Office, Herkimer, N. Y.: No. 35.*
- Jerseyfield Patent, Herkimer County, map of Lot 87. *Comptroller's Office: Case (Herkimer) No. 24.*
- Jerseyfield Patent, Fulton and Herkimer Counties, map of Lot 88. *Comptroller's Office: No. 947 (New Series).*
- Jerseyfield Patent, Fulton County, map of Lot 89. *Comptroller's Office: Case (Fulton) No. 25.*
- Jerseyfield Patent, Fulton County, map of Lot 93. *Comptroller's Office: Case (Fulton) No. 26.*
- Jerseyfield Patent, Fulton County, map of Lot 94. *Comptroller's Office, Case (Fulton) No. 27.*
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- Jerseyfield Patent and Royal Grant, Herkimer County, map of. *Comptroller's Office: Case (Herkimer) No. 10.*
- Jerseyfield Patent and Royal Grant, map of. *Forest Commission Office: No. 1.*
- Jerseyfield Patent. Deed from the Indians of Canajoharie for the land purchased by H. Glenn of them, June 11, 1768. Parchment. *State Library, Albany, N. Y.: MS.*
- Jerseyfield and Lawrence Patents, and Oxbow Tract, map of gores between, by J. B. Koetteritz. *Forest Commission Office: No. 97.*
- Jerseyfield, Lawrence, and Glen, Bleecker and Lansing Patents, and Benson Township, map of corner of, by V. Colvin. *State Engineer's Office: No. 512.*
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- Jerseyfield, Lawrence, and Vrooman Patents, and Royal Grant, map of parts of, by J. B. Koetteritz. *Forest Commission Office: No. 60.*
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Jessup's (Ebenezer) two Patents and adjoining Patents, map of outlines of. *State Engineer's Office : Portfolio A, No. 68.*

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- Kayaderoseros Patent, Saratoga County, map of the 21st allotment. *Comptroller's Office : No. 920 (New Series).*
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- Lake George, map of, compiled from records of the State Departments and survey by S. R. Stoddard, 1883. *State Engineer's Office : No. 502.*
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- Lake George, map of islands in. *Office of Secretary of State : Portfolio, No. 462.*
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3. Bolton, town of, on Lake George, a topographical sketch of, by A. F. Dalson. Proof from the stone.
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- Lewis and Jefferson Counties, map of parts of. *Forest Commission Office: No. 31.*
- Lewis' (Morgan) Patent, Fulton County, map of. *Comptroller's Office: No. 200 (Old Series).*
- Lewis' (Morgan) Tracts, field-notes and two maps of, by Jacob Quincy, 1792. *State Engineer's Office: Case 2, No. 21. In bundle indorsed "Lands north of Mohawk River."*
- Lewis' (Morgan) Tract. *Office of Secretary of State: Land Papers, Vol. 55, pp. 176, 177 and 178.*
- Lewis, Essex County, map of town of, with corrections of Supervisor for Burr's Atlas, 1829. *State Engineer's Office: Case 2, No. 33, 36.*
- Lewis, Essex County, map of town of, showing road and school districts. *Comptroller's Office: No. 1036 (New Series).*
- Lewis and Elizabethtown, Essex County, map showing change of town line. *Office of Secretary of State: Town Line Book, Vol. 1, p. 189.*
- Lewis and Jay, Essex County, map of boundary line between towns of. *Comptroller's Office: Case (Essex) No. 34.*
- Lewis, Lewis County, map of town of. *Comptroller's Office: No. 193 (New Series).*
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- Lewis and Jay, Essex County, map of lands in the towns of, surveyed by Enoch F. Henry, 1807. *State Engineer's Office: No. 163.*
- Lisbon, St. Lawrence County, map of town of. *Comptroller's Office: No. 429 (New Series); Case (St. Lawrence) No. 10.*

- Lisbon Township, St. Lawrence County, map of Range 4, M. 2, Subdivisions 5 and 21 to 25 inclusive. *Comptroller's Office: Case (St. Lawrence) No. 12.*
- Lisbon Township, St. Lawrence County, map of Range 5, M. 2, Subdivision 21. *Comptroller's Office: Case (St. Lawrence) No. 14.*
- Lisbon Township, St. Lawrence County, map of Range 7, M. 3, Subdivision 6. *Comptroller's Office: Case (St. Lawrence) No. 16.*
- Lisbon Township, St. Lawrence County, map of Range 8, M. 2, Subdivision 2. *Comptroller's Office: Case (St. Lawrence) No. 18.*
- Lisbon Township, St. Lawrence County, map of Range 8, M. 2, Subdivision 10. *Comptroller's Office: Case (St. Lawrence) No. 20.*
- Lisbon Township, St. Lawrence County, map of South-East  $\frac{1}{4}$  of. *Comptroller's Office: Case (St. Lawrence) No. 22.*
- Lisbon Gore, St. Lawrence County, map of parts of Lots 6 and 7, Section 3. *Comptroller's Office: Case (St. Lawrence) No. 29.*
- Lisbon and Louisville Townships, map of. *Office of Secretary of State: Portfolio, No. 36.*
- Livingston Gore, Clinton County, map of Lots 31 and 40, Division 3. *Comptroller's Office: Case (Clinton) No. 10.*
- Livingston Gore, Clinton County, map of Hart Tract, Division 5. *Comptroller's Office: No. 255 (New Series).*
- Livingston Gore, Clinton County, map of Lot 22. *Comptroller's Office: Case (Clinton) No. 17.*
- Livingston Gore, Clinton County, map of, showing subdivisions of Lots 22, 23, 24 and 25. *Comptroller's Office: Case (Clinton) No. 45.*
- Livingston Gore, Clinton County, map of Lot 30. *Comptroller's Office: Case (Clinton) No. 27.*
- Livingston Gore and Thorp's Patent, Clinton County, map of Lots cut by town line of Saranac and Peru. *Comptroller's Office: No. 747 (New Series).*
- Livingston Gore, Saratoga County, Latcher's map of. *Comptroller's Office: No. 849 (New Series).*
- Livingston Patent, Clinton County, map of. *Comptroller's Office: No. 122 (Old Series); Case (Clinton) No. 7.*
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- Livingston (John) and Thomas Maule. Map of tracts of land in Clinton County, laid out for John Livingston and Thomas Maule, by Simeon DeWitt, Surveyor-General, July, 1800. *State Engineer's Office: No. 184.*
- Livingston Patent, Clinton County, map of Divisions 6, 7 and 8. *Comptroller's Office: No. 293 (New Series).*



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- Livingston Patent, Saratoga County, map of. *Comptroller's Office: No. 849 (New Series).*
- Livingston Patent. Plotting of land North of the Sacandaga River containing the Livingston Patent. *State Library, Albany, N. Y.: MS.*
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- Long Island in Lake George, map of. *Forest Commission Office: No. 30.*
- Lott and Low's Patent, map of. *Office of Secretary of State: Deed-book, Vol. 16, p. 378.*
- Lott and Low's Patent. Papers and surveys relating thereto. *State Engineer's Office: Case 2, No. 67.*
- Lott and Low's Patent. Certificate in favor of Abraham Lott, Jr., and others, for 20,000 acres of land in Albany County, North of the Mohawk River, between Garoga Creek and Caioharon, otherwise called Canada Creek, August 13, 1761. *State Library, Albany, N. Y.: MS.*
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- Lott and Low's Patent, Fulton County, map of. *Comptroller's Office: No. 222 (New Series).*
- Lott and Low's Patent, map of outlines of. *State Engineer's Office: Portfolio A, No. 57.*
- Lott and Low's Patent, Fulton County, map of Lots 8, 9, 10 and 11. *Comptroller's Office: No. 878 (New Series).*
- Lott and Low's Patent, Fulton County, map of Lots 9, 10 and 11. *Comptroller's Office: No. 64 (New Series).*
- Lott and Low's Patent, Fulton County, map of Subdivision 3, Lot 16. *Comptroller's Office: Case (Fulton) No. 9.*
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- Lott and Low's and Magin's Patents, map of. Copy of William H. Sanger's map. *Forest Commission Office: No. 34.*
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- Lott and Low's and Magin's Patents, map of, and field-book. *Office of M. T. & L. G. Hun, Albany, N. Y.*
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- Louisville, St. Lawrence County, map of Lots 50, 51, 62, 63, 64, 65, 72 and 73, township of. *Comptroller's Office: Case (St. Lawrence) No. 42.*
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- Luzerne, Warren County, map of South part of town of. *Comptroller's Office: No. 156 (New Series).*
- Luzerne Tract, Warren County, map of. *Comptroller's Office: No. 214 (New Series); Case (Warren) No. 1.*
- Luzerne Tract, Warren County, map and field-notes of. Surveyed by Webster and Kellogg, 1810. *Office of Secretary of State: Field-book, Vol. 14, p. 198. Portfolio, No. 31.*
- Luzerne Tract, map of, by George Webster, D. S., 1810. *State Engineer's Office: No. 64.*
- Luzerne Tract, map of. *State Engineer's Office: No. 232.*
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Luzerne Tract, Warren County, map and survey of Lot 41. *Comptroller's Office: Case (Warren) No. 4.*

Luzerne Tract, Warren County, map of Lots 47 and 54, showing town line. *Comptroller's Office: Case (Warren) No. 4.*

Lyonsdale and Greig, Lewis County, map of town of, showing town line between. *Office of Secretary of State: Town Line Book, Vol. 2, p 47.*

### M.

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Machin's Patent, Herkimer County, map of. *Comptroller's Office: Case (Herkimer) No. 3.*

Machin's Patent, Herkimer and Oneida Counties, map of part in Russia. *Comptroller's Office: No. 633 (New Series).*

Machin's Patent, Herkimer County, map of Jacobs' Tract. *Comptroller's Office: Case (Herkimer) No. 3.*

Machin's Patent, Herkimer and Oneida Counties, map of Walker Tract. *Comptroller's Office: Case (Herkimer) No. 7.*

Machin's Patent, Oneida County, map of Lots 2, 3 and 7, Walker Tract. *Comptroller's Office: Case (Oneida) No. 6.*

Machin's Patent, Oneida County, map of Lot 4. *Comptroller's Office: Case (Oneida) No. 9.*

Machin's Patent. *Office of Secretary of State: Landpapers, Vol. 47, p. 85.*

Macomb's Purchase. Map of a tract of land in the State of New York, called Macomb's Purchase. Compiled from the official returns under the inspection of the Surveyor-General, by Charles C. Brodhead. (Jefferson and Lewis Counties.) *State Engineer's Office: No. 217.*

Macomb's Purchase. Patent to Alexander Macomb, for land on the River St. Lawrence and Lake Ontario, November 17, 1791. MS. *State Library, Albany, N. Y.*

Macomb's Purchase, 1791. *State Library, Albany, N. Y. (See New York Documentary History, Maps.)*

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Macomb's Purchase. *State Library, Albany, N. Y. (See St. Lawrence County.)*

Macomb, map of the town of, St. Lawrence County, as surveyed and drawn by C. A. Parker, 1842. *State Engineer's Office: No. 419.*

Macomb's Purchase, map of. *County Clerk's Office, Canton, N. Y.*

Macomb's Purchase, and ten towns on the St. Lawrence River.

*Office of Secretary of State: Landpapers, Vol. 44, pp. 31 to 170 inclusive; Vol. 45, pp. 1 to 74 inclusive, 104 to 119 inclusive, 167 to 170 inclusive; Vol. 46, pp. 2 to 9 inclusive, p. 70; Vol. 49, p. 162; Vol. 50, pp. 80, 92; Vol. 51, pp. 38, 39, 40, 41, 42, 102; Vol. 52, p. 178; Vol. 53, p. 131; Vol. 61, p. 103; Vol. 62, pp. 45, 49, 50, 51, 57.*

Macomb's Purchase, Great Tracts 1, 2 and 3, Franklin and St. Lawrence Counties, map of. *Comptroller's Office: Case (Franklin) No. 4.*

Macomb's Purchase. Tracts Nos. 1, 2 and 3, outline map of Macomb's Purchase and the ten towns on the St. Lawrence River. Laid down from the original field-notes by William C Pierrepont, March, 1886. MS.  $\frac{1}{4}$  sheet. *State Library, Albany, N. Y.*

Macomb's Purchase, Great Tract 1, map of. *Office of Secretary of State: Deed-book, Vol. 36, p. 428.*

Macomb's Purchase, Great Tracts 2 and 3, Franklin and St. Lawrence Counties, map of. *Comptroller's Office: Case (Franklin) No. 4.*

Macomb's Purchase, Franklin County, Great Tract 1, map of. *Comptroller's Office: No. 42 (Old Series); Case (Franklin) No. 4.*

Macomb's Purchase, Franklin County, Great Tract 1, map of, not allotted. *Comptroller's Office: No. 20 (Old Series).*

Macomb's Purchase, Great Lot 1, Diagram of the boundaries of, 1796. *State Engineer's Office: Field-book, Vol. 36, p. 9.*

Macomb's Purchase, Great Tract 1, Township 2, map of Meigs and Mead's lands, Lots 18, 19 and 30, by B. H. Mann, 1851. *County Clerk's Office: Malone, N. Y.*

Macomb's Purchase, Great Tract 1, Township 2, map of North 2-3 of. *County Clerk's Office, Malone, N. Y.*

Macomb's Purchase, Franklin County, Great Tract 1, Townships 2 and 3, map of. *Comptroller's Office: No. 20 (Old Series).*

Macomb's Purchase, Great Tract 1, Township 2, South  $\frac{1}{2}$  and North  $\frac{1}{2}$  of Township 5, map of, with allotments, streams, swamps and intervalles. Surveyed by Nahum Baker. *County Clerk's Office Malone, N. Y.*

Macomb's Purchase, Great Tract 1, Township 3, map of, allotment *County Clerk's Office, Malone, N. Y.*

Macomb's Purchase, Great Tract 1, Townships 4 and 5, Franklin County, map of *Comptroller's Office: No. 51 (Old Series).*

Macomb's Purchase, Great Tract 1, Township 5, map of 7,000 acres in South-East corner of. Surveyed by Peter Goff, 1804. *Office of J. Fennimore Cooper, Esq., Albany, N. Y.: No. 28.*

Macomb's Purchase, Great Tract 1, Township 5, map of 7,181 acres in South-East  $\frac{1}{4}$  of Town of Bangor. Surveyed and allotted by



Elisha Johnson, 1810. *Office of J. Fennimore Cooper, Esq., Albany, N. Y. : No. 63.*

Macomb's Purchase, Great Tract 1, Township 5, map of South-East  $\frac{1}{4}$ , town of Bangor. Surveyed by Peter Goff, 1815. *Office of J. Fennimore Cooper, Esq., Albany, N. Y. : No. 83.*

Macomb's Purchase, Great Tract 1, map of Townships 6, 9, 12, 15, 18, 21, 24 and 27. *State Library, Albany, N. Y. : State Hall map, No. 37.*

Macomb's Purchase, Great Tract 1, Township 7, Franklin County, map of. *Comptroller's Office : No. 39 (Old Series).*

Macomb's Purchase, Great Tract 1, Township 7, map of town of Dickinson. Surveyed by James Frost, 1829. *County Clerk's Office, Malone, N. Y.*

Macomb's Purchase, Great Tract 1, Township 8, Franklin County, map of. *Comptroller's Office : No. 263 (New Series).*

Macomb's Purchase, Great Tract 1, Township 8, Franklin County, map of Lots 94, 95, 96, 106, 107, 108, 118, 119, 120, 130, 131 and 132. *Comptroller's Office : Case (Franklin) No. 28.*

Macomb's Purchase, Great Tract 1, Township 9, field-book of North  $\frac{1}{3}$  of, by James Frost, 1827. *County Clerk's Office, Malone, N. Y.*

Macomb's Purchase, Great Tract 1, Township 10, map of town of Dickinson. Surveyed by William B. Gilbert, 1841. *County Clerk's Office, Malone, N. Y.*

Macomb's Purchase, Great Tract 1, Township 11, map of, by J. H. Jackson, 1831. *County Clerk's Office, Malone, N. Y.*

Macomb's Purchase, Great Tract 1, Township 11, map of. *Forest Commission Office : No. 82.*

Macomb's Purchase, Great Tract 1, Township 11, Franklin County, map of. *Comptroller's Office : No. 120 (New Series).*

Macomb's Purchase, Great Tract 1, Township 11, Franklin County, map of South  $\frac{1}{2}$  of. *Comptroller's Office : Case (Franklin) No. 1.*

Macomb's Purchase, Great Tract 1, Township 11, map of Subdivision 5, Lot 8. *Comptroller's Office : Case (Franklin) No. 21.*

Macomb's Purchase, Great Tract 1, Township 11, map of 10 acres, South-East Corner, Lot 36. *Comptroller's Office : Case (Franklin) No. 21.*

Macomb's Purchase, Great Tract 1, Township 11, Lot 41, map of. *Comptroller's Office : Case (Franklin) No. 21.*

Macomb's Purchase, Great Tract 1, Township 12, Franklin County, map of. *Comptroller's Office : No. 467 (New Series).*

Macomb's Purchase, Great Tract 1, Township 12, map of part of, showing also gore East thereof. *Forest Commission Office : No. 86.*

- Macomb's Purchase, Great Tract 1, Township 12, map of part of Lots 28 and 30. *Comptroller's Office: Case (Franklin) No. 23.*
- Macomb's Purchase, Great Tract 1, Township 13, Franklin County, map of North-East  $\frac{1}{4}$  of. *Comptroller's Office: No. 860 (New Series).*
- Macomb's Purchase, Great Tract 1, Township 14, map of. *Forest Commission Office: No. 84.*
- Macomb's Purchase, Great Tract 1, Townships 14, 15, 17 and 18, Franklin County, map of part of Brandon and Duane. *State Engineer's Office: Large Case.*
- Macomb's Purchase, Great Tract 1, Township 14, Franklin County, map of South  $\frac{1}{2}$  and North-East  $\frac{1}{4}$  of. *Comptroller's Office: No. 122 (New Series).*
- Macomb's Purchase, Great Tract 1, Township 15, Franklin County, map of North-West  $\frac{1}{4}$ . *Comptroller's Office: Case (Franklin) No. 35.*
- Macomb's Purchase, Great Tract 1, Township 15, Franklin County, map of South-West  $\frac{1}{4}$ . *Comptroller's Office: No. 639 (New Series).*
- Macomb's Purchase, Great Tract 1, Township 15, map of North  $\frac{1}{2}$ . *Forest Commission Office: No. 76.*
- Macomb's Purchase, Great Tract 1, Township 15, Franklin County, map of North  $\frac{1}{2}$ . *Comptroller's Office: No. 175 (New Series).*
- Macomb's Purchase, Great Tract 1, Township 15, map of North-East  $\frac{1}{4}$ , divided into sixteen Lots. *County Clerk's Office, Malone, N. Y.*
- Macomb's Purchase, Great Tract 1, Township 15, Franklin County, map of subdivisions of Lot 6, North-East  $\frac{1}{4}$ . *Comptroller's Office: Case (Franklin) No. 24.*
- Macomb's Purchase, Great Tract 1, Township 16, Franklin County, map of. *Comptroller's Office: Case (Franklin) No. 34.*
- Macomb's Purchase, Great Tract 1, Township 16, map of Town of Dickinson. Surveyed by Benjamin Wright, 1800. *County Clerk's Office, Malone, N. Y.*
- Macomb's Purchase, Great Tract 1, Township 17, map of Town of Brandon. Surveyed by Benjamin Wright, 1800. *County Clerk's Office, Malone, N. Y.*
- Macomb's Purchase, Great Tract 1, Township 17, Franklin County, map of. *Comptroller's Office: No. 624 (New Series).*
- Macomb's Purchase, Great Tract 1, Township 17, map of Middle  $\frac{1}{2}$  of. By Gilchrist. *County Clerk's Office, Malone, N. Y.*
- Macomb's Purchase, Great Tract 1, Township 17, Franklin County, map of resident lands in Middle  $\frac{1}{2}$  and South  $\frac{1}{2}$ . *Comptroller's Office: Case (Franklin) No. 22.*
- Macomb's Purchase, Great Tract 1, Township 18, Franklin County, map of. *Comptroller's Office: No. 730 (New Series).*



- Macomb's Purchase, Great Tract 1, Township 18, Franklin County, map of. *Comptroller's Office*: No. 967 (*New Series*).
- Macomb's Purchase, Great Tract 1, Township 18, Franklin County, map of North-East  $\frac{1}{4}$ . *Comptroller's Office*: No. 968 (*New Series*).
- Macomb's Purchase, Great Tract 1, Township 18, Franklin County, survey of North-East  $\frac{1}{4}$ . *Comptroller's Office*: Case (*Franklin*) No. 27.
- Macomb's Purchase, Great Tract 1, Township 18, Franklin County, map of Lots 49 and 72. *Comptroller's Office*: No. 813 (*New Series*).
- Macomb's Purchase, Great Tract 1, Township 18, Franklin County, map of Lots 58, 68, 78, 88 and 98, and survey of Lots 58, 68, 78 and 93. *Comptroller's Office*: Case (*Franklin*) No. 26.
- Macomb's Purchase, Great Tract 1, Township 18, Franklin County, map of Lots 63, 64, 65, 73 and 74. *Comptroller's Office*: No. 641 (*New Series*).
- Macomb's Purchase, Great Tract 1, Township 19, Franklin County, map of. *Comptroller's Office*: Case (*Franklin*) No. 3.
- Macomb's Purchase, Great Tract 1, Township 19, map of. Farnsworth's resurvey. *Forest Commission Office*: No. 81.
- Macomb's Purchase, Great Tract 1, Township 20, Franklin County, map of. *Comptroller's Office*: Case (*Franklin*) No. 14.
- Macomb's Purchase, Great Tract 1, Township 20, Franklin County, map of. *Comptroller's Office*: Case (*Franklin*) No. 5.
- Macomb's Purchase, Great Tract 1, Township 20, Franklin County, map of. By Samuel Shaw. *State Engineer's Office*: No. 513.
- Macomb's Purchase, Great Tract 1, Township 20, sketch map of 42 lots, Town of Brandon, by Samuel Shaw. *County Clerk's Office*, Malone, N. Y.
- Macomb's Purchase, Great Tract 1, Township 20, Franklin County, map of Upper Saranac Lake. *Comptroller's Office*, No. 969 (*New Series*).
- Macomb's Purchase, Great Tract 1, Township 21, Franklin County, map of. *Comptroller's Office*: No. 508 (*New Series*).
- Macomb's Purchase, Great Tract 1, Township 21, Franklin County, map of South-East  $\frac{1}{4}$ . *Comptroller's Office*: Case (*Franklin*) No. 18.
- Macomb's Purchase, Great Tract 1, Township 21, Franklin County, map of South-East corner. *Comptroller's Office*: No. 755 (*New Series*).
- Macomb's Purchase, Great Tract 1, Township 21, Franklin County, map of North-West  $\frac{1}{4}$ . *Comptroller's Office*: No. 758 (*New Series*).
- Macomb's Purchase, Great Tract 1, Township 21, map of part of, showing allotment made by H. K. Averill, Jr., 1889. *County Clerk's Office*, Malone, N. Y.: *Deed-book*, Vol. 89, p. 2.

- Macomb's Purchase, Great Tract 1, Township 22, Franklin County, map of. *Comptroller's Office*: No. 123 (*New Series*); case (*Franklin*) No. 6.
- Macomb's Purchase, Great Tract 1, Townships 22 and 27, Franklin County, map of. *Comptroller's Office*: Case (*Franklin*) No. 7
- Macomb's Purchase, Great Tract 1, Township 23, Franklin County, map of. *Comptroller's Office*: Case (*Franklin*) No. 8.
- Macomb's Purchase, Great Tract 1, Township 23, map of parcels of State lands in. *Forest Commission Office*: No. 57.
- Macomb's Purchase, Great Tract 1, Township 23, Franklin County, map of South  $\frac{1}{2}$ . *Comptroller's Office*: No. 945 (*New Series*).
- Macomb's Purchase, Great Tract 1, Township 23, Franklin County, map of Upper Saranac Lake. *Comptroller's Office*: No. 969 (*New Series*).
- Macomb's Purchase, Great Tract 1, Township 24, Franklin County, map of. *Comptroller's Office*: No. 504 (*New Series*).
- Macomb's Purchase, Great Tract 1, Township 24, Franklin County, map of North-East  $\frac{1}{4}$ . *Comptroller's Office*: Nos. 1029, 1030 (*New Series*); case (*Franklin*) No. 18.
- Macomb's Purchase, Great Tract 1, Township 26, Franklin County, map of. *Comptroller's Office*: No. 945 (*New Series*).
- Macomb's Purchase, Great Tract 1, Township 26, map of 1,333 acres near Racket Falls. *County Clerk's Office*, Malone, N. Y.
- Macomb's Purchase, Great Tract 1, Township 27, Franklin County, map of. *Comptroller's Office*: Case (*Franklin*) Nos. 7 and 10.
- Macomb's Purchase, Great Lot 2, diagram of the boundaries of, 1796. *State Engineer's Office*: *Field-book*, Vol. 36, p. 33.
- Macomb's Purchase, Great Tract 2, Township 1, St. Lawrence County, map of. *Comptroller's Office*: No. 514 (*New Series*).
- Macomb's Purchase, Great Tract 2, Township 3, Atherton, St. Lawrence County, map of. *Comptroller's Office*: No. 257 (*New Series*).
- Macomb's Purchase, Great Tract 2, Township 3, St. Lawrence County, map of. *Comptroller's Office*: No. 174 (*New Series*).
- Macomb's Purchase, Great Tract 2, Township 4, Harwood, St. Lawrence County, map of. *Comptroller's Office*: No. 59 (*New Series*).
- Macomb's Purchase, Great Tract 2, Township 4, Harwood, St. Lawrence County, map of. *Comptroller's Office*: No. 260 (*New Series*).
- Macomb's Purchase, Great Tract 2, Township 4, St. Lawrence County, map of. *Comptroller's Office*: No. 771 (*New Series*).
- Macomb's Purchase, Great Tract 2, Township 4, Harwood, St. Lawrence County, survey of South-East  $\frac{1}{4}$ . *Comptroller's Office*: Case (*St. Lawrence*) No. 48.



- Macomb's Purchase, Great Tract 2, Township 5, Jamestown, St. Lawrence County, map of. *Comptroller's Office: Case (St. Lawrence) No. 1.*
- Macomb's Purchase, Great Tract 2, Township 5, Jamestown, St. Lawrence County, map of. *Comptroller's Office: Case (St. Lawrence) No. 45.*
- Macomb's Purchase, Great Tract 2, Township 5, Jamestown, St. Lawrence County, map of. *Comptroller's Office: Case (St. Lawrence) No. 43.*
- Macomb's Purchase, Great Tract 2, Township 6, St. Lawrence County, map of. *Comptroller's Office: No. 126 (New Series); case (St. Lawrence) No. 23.*
- Macomb's Purchase, Great Tract 2, Township 7, Granshue, St. Lawrence County, map of. *Comptroller's Office: No. 988 (New Series).*
- Macomb's Purchase, Great Tract 2, Township 7, St. Lawrence County, map of. *Comptroller's Office: Case (St. Lawrence) No. 5.*
- Macomb's Purchase, Great Tract 2, Township 7, St. Lawrence County, map of. *Comptroller's Office: Case (St. Lawrence) No. 44.*
- Macomb's Purchase, Great Tract 2, Township 8, Hollywood, St. Lawrence County, map of. *Comptroller's Office: Case (St. Lawrence) No. 25.*
- Macomb's Purchase, Great Tract 2, Township 8, Hollywood, St. Lawrence County, map of North  $\frac{1}{2}$ . *Comptroller's Office: Case (St. Lawrence) No. 24.*
- Macomb's Purchase, Great Tract 2, Township 9, Kildare, St. Lawrence County, map of Lot 43. *Comptroller's Office: Case (St. Lawrence) No. 58.*
- Macomb's Purchase, Great Tract 2, Township 9, Kildare, St. Lawrence County, map of Lot 48. *Comptroller's Office: Case (St. Lawrence) No. 59.*
- Macomb's Purchase, Great Tract 2, Township 12, Riverdale, St. Lawrence County, map of North-West  $\frac{1}{4}$ . *Comptroller's Office: Case (St. Lawrence) No. 60.*
- Macomb's Purchase, Great Tract 2, Township 13, St. Lawrence County, map of Lots 47 and 48. *Comptroller's Office: Case (St. Lawrence) No. 61.*
- Macomb's Purchase, Great Tract 2, Township 14, St. Lawrence County, map of Lots 11 and 13. *Comptroller's Office: Case (St. Lawrence) No. 61.*
- Macomb's Purchase, Great Tract 2, Townships 17 and 18, St. Lawrence County, map of. *Comptroller's Office: Case (St. Lawrence) No. 25.*

- Macomb's Purchase, Great Lot 3, diagram of the boundaries of, 1796. *State Engineer's Office: Field-book, Vol. 36, p. 53.*
- Macomb's Purchase, Great Tract 3, Township 3, St. Lawrence County, map of Lot 11, Harrison's Tract. *Comptroller's Office: Case (St. Lawrence) No. 31.*
- Macomb's Purchase, Great Tract 3, Township 3, St. Lawrence County, map of Lots 13 and 14, Harrison's Tract. *Comptroller's Office: No. 723 (New Series); case (St. Lawrence) No. 33.*
- Macomb's Purchase, Great Tract 3, Township 3, St. Lawrence County, map of Lot 15, Harrison's Tract. *Comptroller's Office: Case (St. Lawrence) No. 37.*
- Macomb's Purchase, Great Tract 3, Township 3, St. Lawrence County, map of DeWitt Lot 26, Middle  $\frac{1}{3}$ . *Comptroller's Office: Case (St. Lawrence) No. 28.*
- Macomb's Purchase, Great Tract 3, Township 3, St. Lawrence County, map of Lots 22 and 23, Harrison's Tract. *Comptroller's Office: Case (St. Lawrence) No. 39.*
- Macomb's Purchase, Great Tract 3, Township 4, St. Lawrence County, map of Betts and Bolton Tract. *Comptroller's Office: Case (St. Lawrence) No. 30.*
- Macomb's Purchase, Great Tract 3, Township 4, St. Lawrence County, map of West  $\frac{1}{3}$ . *Comptroller's Office: Case (St. Lawrence) No. 32.*
- Macomb's Purchase, Great Tract 3, Township 5, St. Lawrence County, map of. *Comptroller's Office: No. 306 (New Series).*
- Macomb's Purchase, Great Tract 3, Township 5. Map of the northerly part of the Township of Russell, St. Lawrence County, being Macomb's Purchase, as surveyed by Timothy Blair, of Blandford, Massachusetts. Copied from a copy of the original, 1831, for John Fine, Esq., by Robert Tate and Son, Deputy Surveyors, Ogdensburg, N. Y. *State Engineer's Office: No. 334.*
- Macomb's Purchase, Great Tract 3, Township 5. Map of the northerly part of the Township of Russell, St. Lawrence County, being Macomb's Purchase, as surveyed by Timothy Blair, of Blandford, Massachusetts. Copied from a copy of the original, 1841, by Benjamin Smith. *State Engineer's Office: No. 336.*
- Macomb's Purchase, Great Tracts 3 to 5, St. Lawrence County, map of St. Lawrence Turnpike Lots. *Comptroller's Office: Case (St. Lawrence), No. 28.*
- Macomb's Purchase, Great Tract 3, Township 5, St. Lawrence County, map of Turnpike allotment. *Comptroller's Office: Case (St. Lawrence), No. 34.*



- Macomb's Purchase, Great Tract 3, Townships 5 and 8, St. Lawrence County, map of Turnpike Lots. *Comptroller's Office: No. 3 (New Series).*
- Macomb's Purchase, Great Tract 3, Township 6, St. Lawrence County, map of Clare. *Comptroller's Office: No. 513 (New Series).*
- Macomb's Purchase, Great Tract 3, Township 6, St. Lawrence County, map of East  $\frac{1}{2}$  of Clare. *Comptroller's Office: No. 716 (New Series).*
- Macomb's Purchase, Great Tract 3, Township 6, St. Lawrence County, survey of part of East  $\frac{1}{2}$ . *Comptroller's Office: Case (St. Lawrence) No. 21.*
- Macomb's Purchase, Great Tract 3, Township 6, St. Lawrence County, map of South-West  $\frac{1}{4}$  of Clare. *Comptroller's Office: Case (St. Lawrence) No. 62.*
- Macomb's Purchase, Great Tract 3, Township 8, map of Town of Edwards, showing allotment of 5,462 $\frac{1}{2}$  acres in South-West corner thereof. *Office of J. Fenimore Cooper, Esq., Albany, N. Y.: No. 61.*
- Macomb's Purchase, Great Tract 3, Township 8, St. Lawrence County, map of West  $\frac{1}{2}$  of Middle  $\frac{1}{3}$ . *Comptroller's Office: No. 125 (New Series).*
- Macomb's Purchase, Great Tract 3, Township 8, St. Lawrence County, map of East  $\frac{1}{2}$  South of Turnpike Lot. *Comptroller's Office: Case (St. Lawrence) No. 63.*
- Macomb's Purchase, Great Tract 3, Township 8, St. Lawrence County, map of part of. *Comptroller's Office: No. 124 (New Series).*
- Macomb's Purchase, Great Tract 3, Township 8, St. Lawrence County, map of Turnpike Lots. *Comptroller's Office: No. 3 (New Series).*
- Macomb's Purchase, Great Tract 3, Township 9, Sarahsburgh, St. Lawrence County, map of section 9. *Comptroller's Office: Case (St. Lawrence) No. 64.*
- Macomb's Purchase, Great Tract 3, Township 9, Sarahsburgh, St. Lawrence County, map of section 10. *Comptroller's Office: Case (St. Lawrence) No. 47.*
- Macomb's Purchase, Great Tract 3, Township 9, Sarahsburgh, St. Lawrence County, map of section 11. *Comptroller's Office: Case (St. Lawrence), No. 49.*
- Macomb's Purchase, Great Tract 3, Township 9, St. Lawrence County, map of section 11. *Comptroller's Office: No. 989 (New Series); case (St. Lawrence) No. 54.*
- Macomb's Purchase, Great Tract 3, Township 9, St. Lawrence County, map of South  $\frac{1}{2}$ , sections 12 and 16. *Comptroller's Office: No. 731 (New Series).*

Macomb's Purchase, Great Tract 3, Township 9, St. Lawrence County, map of section 16. *Comptroller's Office: Case (St. Lawrence) No. 35.*

Macomb's Purchase, Great Tract 3, Township 10, St. Lawrence County, map of section 12. *Comptroller's Office: Case (St. Lawrence) No. 55.*

Macomb's Purchase, Great Tract 3, Township 10, St. Lawrence County, map of Lot 34. *Comptroller's Office: Case (St. Lawrence) No. 11.*

Macomb's Purchase, Great Tract 3, Township 11, St. Lawrence County, map of Havens' Tract. *Comptroller's Office: No. 891 (New Series): case (St. Lawrence) No. 6.*

Macomb's Purchase, Great Tract 3, Township 11, St. Lawrence County, map of Havens and Craigie's Tracts. *Comptroller's Office: Case (St. Lawrence) No. 38.*

Macomb's Purchase, Great Tract 3, Township 11, St. Lawrence County, map of Hogan and Havens' Tract. *Comptroller's Office: Case (St. Lawrence) No. 36.*

Macomb's Purchase, Great Tract 3, Township 11, St. Lawrence County, map of Brodie's Tract. *Comptroller's Office: No. 617 (New Series).*

Macomb's Purchase, Great Tract 3, Township 11, St. Lawrence County, map of Lot 163, Brodie's Tract. *Comptroller's Office: Case (St. Lawrence) No. 65.*

Macomb's Purchase, Great Tract 3, Township 11, St. Lawrence County, map of Lot 166, Brodie's Tract. *Comptroller's Office: Case (St. Lawrence) No. 66.*

Macomb's Purchase, Great Tract 3, Township 12, map of parcels of State lands. *Forest Commission Office: No. 57.*

Macomb's Purchase, Great Tract 3, Township 12, St. Lawrence County, map of West  $\frac{1}{2}$ , North part. *Comptroller's Office: No. 990 (New Series).*

Macomb's Purchase, Great Tract 3, Township 12, St. Lawrence County, map of South part of West  $\frac{1}{2}$ . *Comptroller's Office: No. 460 (New Series).*

Macomb's Purchase, Great Tract 3, Township 12, St. Lawrence County, map of Lot 21, West  $\frac{1}{2}$ . *Comptroller's Office: Case (St. Lawrence) No. 68.*

Macomb's Purchase, Great Tract 3, Township 12, St. Lawrence County, map of East  $\frac{1}{2}$ . *Comptroller's Office: No. 1034 (New Series).*

Macomb's Purchase, Great Tract 3, Township 12, St. Lawrence County, map of East  $\frac{1}{2}$ , Lots 8, 9 and 21. *Comptroller's Office: Case (St. Lawrence) No. 56.*



- Macomb's Purchase, Great Tract 3, Township 12, St. Lawrence County, map of East  $\frac{1}{2}$ , Lot 12. *Comptroller's Office: Case (St. Lawrence) No. 67.*
- Macomb's Purchase, Great Tract 3, Township 12, St. Lawrence County, map of East  $\frac{1}{2}$ , Lots 15, 16 and 17. *Comptroller's Office: Case (St. Lawrence) No. 57.*
- Macomb's Purchase, Great Tract 3, Township 12, St. Lawrence County, map of East  $\frac{1}{2}$ , Lot 18. *Comptroller's Office: Case (St. Lawrence) No. 9.*
- Macomb's Purchase, Great Tract 3, Township 12, St. Lawrence County, map of East  $\frac{1}{2}$ , Lots 18, 19, 22 and 23. *Comptroller's Office: Case (St. Lawrence) No. 17.*
- Macomb's Purchase, Great Tract 3, Township 12, St. Lawrence County, map of East  $\frac{1}{2}$ , Lot 27. *Comptroller's Office: Case (St. Lawrence) No. 50.*
- Macomb's Purchase, Great Tract 3, Township 12, St. Lawrence County, map of East  $\frac{1}{2}$ , Lot 29. *Comptroller's Office: Case (St. Lawrence) No. 51.*
- Macomb's Purchase, Great Tract 3, Township 12, St. Lawrence County, map of East  $\frac{1}{2}$ , Lot 32. *Comptroller's Office: Case (St. Lawrence) No. 52.*
- Macomb's Purchase, Great Tract 3, Township 12, St. Lawrence County, map of land of Woodell. *Comptroller's Office: Case (St. Lawrence) No. 40.*
- Macomb's Purchase, Great Tract 3, Townships 14 and 15, St. Lawrence County, map of. *Comptroller's Office: No. 1034 (New Series).*
- Macomb's Purchase, Great Tract 3, Township 14, St. Lawrence County, map of North-East  $\frac{1}{4}$ . *Comptroller's Office: No. 616 (New Series).*
- Macomb's Purchase, Great Tract 4, map of, surveyed and partly laid out into lots of 440 acres each, by Charles C. Brodhead and assistants, 1796. *State Engineer's Office: No. 215.*
- Macomb's Purchase, Great Tract No. 4, map of, by Charles C. Brodhead, 1798. *State Engineer's Office: No. 228.*
- Macomb's Purchase, Great Tract 4, showing triangle in easterly end of. *Forest Commission Office: No. 58.*
- Macomb's Purchase, Great Tract 4, Lewis County, map of. *Comptroller's Office: No. 241 (New Series).*
- Macomb's Purchase, Great Tracts 4 and 5, Jefferson and Lewis Counties, map of. *Comptroller's Office: No. 127 (Old Series).*
- Macomb's Purchase, Great Lot 4, field-notes of survey of 27 lots in, laid out by Charles C. Brodhead, 1798. *State Engineer's Office: Field-book, Vol. 37, p. 1.*

- Macomb's Purchase, Great Lot 4, field-notes of survey of Lots from 1 to 90, by Charles C. Brodhead. *State Engineer's Office: Field-book, Vol. 37, p. 33.*
- Macomb's Purchase, Great Tract 4, Herkimer and Lewis Counties, map of Lots 13, 16, 19, etc. *Comptroller's Office: Case (Herkimer) No. 1.*
- Macomb's Purchase, Great Tract 4, Lewis County, map of Lots 33, 34 and 42. *Comptroller's Office: No. 241 (New Series).*
- Macomb's Purchase, Great Tract 4, field-notes of survey of Lots from 90 to 182, by Charles C. Brodhead. *State Engineer's Office: Field-book, Vol. 37, p. 126.*
- Macomb's Purchase, Great Tract 4, field-notes of survey of Lots from 183 to 273, by Charles C. Brodhead. *State Engineer's Office: Field-book, Vol. 37, p. 219.*
- Macomb's Purchase, Great Tract 4, field-notes of survey of Lots from 274 to 353, by Charles C. Brodhead. *State Engineer's Office: Field-book, Vol. 37, p. 310.*
- Macomb's Purchase, Great Tract 4, field-notes of survey of Lots from 354 to 389, by Charles C. Brodhead. *State Engineer's Office: Field-book, Vol. 37, p. 450.*
- Macomb's Purchase, Great Tract 4, field-notes of survey of Lots from 394 to 449, by Charles C. Brodhead. *State Engineer's Office: Field-book, Vol. 37, p. 487.*
- Macomb's Purchase, Great Tract 4, field-notes of survey of Lots from 450 to 506, by Charles C. Brodhead. *State Engineer's Office: Field-book, Vol. 37, p. 391.*
- Macomb's Purchase, Great Tract 4, field-notes of survey of Lots from 507 to 568, by Charles C. Brodhead. *State Engineer's Office: Field-book, Vol. 37, p. 1.*
- Macomb's Purchase, Great Tract 4, field-notes of survey of Lots from 569 to 653, by Charles C. Brodhead. *State Engineer's Office: Field-book, Vol. 38, p. 64.*
- Macomb's Purchase, Great Tract 4, field-notes of survey of Lots from 654 to 745, by Charles C. Brodhead. *State Engineer's Office: Field-book, Vol. 38, p. 151.*
- Macomb's Purchase, Great Tract 4, field-notes of survey of Lots from 746 to 837, by Charles C. Brodhead. *State Engineer's Office: Field-book, Vol. 38, p. 244.*
- Macomb's Purchase, Great Tract 4, field-notes of survey of Lots from 838 to 908, by Charles C. Brodhead. *State Engineer's Office: Field-book, Vol. 38, p. 337.*
- Macomb's Purchase, Great Tract 4, field-notes of survey of Lots from 909 to 1,000, by Charles C. Brodhead. *State Engineer's Office: Field-book, Vol. 38, p. 412.*



- Macomb's Purchase, Great Tract 4, Lewis County, map of Lots 896, 897, 908 and 909. *Comptroller's Office : Case (Lewis) No. 10.*
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- Norfolk, map of Lots 50, 51, 62, 63, 64, 65, 72 and 73. *Comptroller's Office*: Case (*St. Lawrence*) No. 42.
- Norfolk, St. Lawrence County, map of township of. *Comptroller's Office*: No. 424 (*New Series*).
- Northampton, Fulton County, map of the town of, 1839. *State Engineer's Office*: Case 2, Nos. 32, 186.
- Northampton Patent, Fulton and Saratoga Counties, map of. *Comptroller's Office*: No. 108 (*Old Series*).
- Northampton Patent, Fulton and Saratoga Counties, map of. *State Engineer's Office*: No. 490.
- Northampton, Livingston and other Patents, map of outlines of, 1742. *State Engineer's Office: Portfolio A, No. 39*.
- Northampton and Mayfield, Fulton County, map showing lines of towns of, by W. D. Woodworth. *Office of Secretary of State: Town Line Book, Vol. 1, p. 55*.
- North Branch Reservoir, sketch of, 1851. *State Engineer's Office: Canals C, Roll 637*.
- North Branch Reservoir, Black River, Herkimer County, sketch of, 1851. *State Engineer's Office: Canals B, Book 18*.



- North Elba, Essex County, map of, showing erection of town. *Office of Secretary of State: Town Line Book, Vol. 1, p. 63.*
- North Elba and St. Armand, Essex County, map showing determination of town line. *Office of Secretary of State: Town Line Book, Vol. 2, p. 75.*
- North Gore, map of the gore between Dartmouth Patent and Township 11, Totten and Crossfield's Purchase, by John Richards, Deputy Surveyor, 1822; also, of the North Gore, by John Richards, Deputy Surveyor, 1822. *State Engineer's Office: No. 251.*
- North Gore, map and field-notes of, between Townships 12 and 14, Totten and Crossfield's Purchase. *Office of Secretary of State: Field-book, Vol. 44, p. 273. Map, portfolio, No. 309.*
- North Hudson and Schroon, Essex County, map showing change of town line. *Office of Secretary of State: Town Line Book, Vol. 2, p. 25.*
- North River Head Tract, Essex County, map of. *Comptroller's Office: No. 620 (New Series); case (Essex) No. 13.*
- North River Head Tract, Essex County, map of. *Comptroller's Office: No. 703 (New Series); case (Essex) No. 23.*
- North River Head Tract, Essex County, map of. *Comptroller's Office: No. 725 (New Series).*
- North River Head Tract, field-notes of. *State Engineer's Office: Field-book, Vol. 10, p. 392.*
- North River Head Tract and Paradox Tract, Essex County, surveyed by Webster and Kellogg, 1807, map and field-notes of. *Office of Secretary of State: Field-book, Vol. 13, p. 479. Map, portfolio, No. 134.*
- North River Head Tract and Paradox Tract, Essex County, map of. *Comptroller's Office: No. 292 (New Series).*
- North River Head and Paradox Tracts, map of, Essex County, surveyed by George Webster and Silas D. Kellogg, 1807. *State Engineer's Office: No. 164.*
- Northern New York, map of. Compiled from actual survey by Amos Lay and Arthur J. Stansbury, 1801. *State Engineer's Office: No. 197.*
- Northern New York. Map of the country from Oneida Lake to Lake Champlain, containing proposed railroad routes, 1855 (?). Two sheets. *State Library, Albany, N. Y.*
- Northern New York. Map of the northern part of the State of New York, compiled from actual surveys by Amos Lay, New York, 1812. 49 x 30 inches, folded 4°. *State Library, Albany, N. Y.*

Northern New York. Map of the surveys lately made of the South side of the River St. Lawrence, extending along Lake Ontario to the Oneida Lake and Mohawk River. Cochran, Cockburn, Van Allen, Mitchell, Brodhead and Wright, Surveyors, 1798. MS., 1 s, folded 4°. *State Library, Albany, N. Y.*

Northern New York. Map of the surveys lately made of the south side of the River St. Lawrence, extending along Lake Ontario to the Oneida Lake and Mohawk River. Cochran, Cockburn, Van Allen, Mitchell, Brodhead and Wright, Surveyors, 1798. MS., 1 s, folded 4°. (From Mr. Pierrepont.) *State Library, Albany, N. Y.*

Northern and Western New York, map of. *Comptroller's Office: No. 525 (New Series).*

Northern Ranges of Townships. Map of the two northern ranges of townships in St. Lawrence County. *State Engineer's Office: No. 214.*

## O.

Ohio and Salisbury, map of the town line between, through Jerseyfield Patent, Herkimer County. *Comptroller's Office: No. 205 (New Series).*

Old Military Tract. *Office of Secretary of State: Landpapers, Vol. 51, p. 145; Vol. 52, pp. 43, 65, 81, 149, 152; Vol. 56, pp. 21, 50, 52, 133, 136, 145, 157; Vol. 57, pp. 65, 66, 67; Vol. 60, p. 83.*

Old Military Tract. Papers referring thereto. *State Engineer's Office: Case 2, No. 44.*

Old Military Tract, two field-books of, by R. Cockburn, 1787. *State Engineer's Office: Case 2, No. 44.*

Old Military Tract, Township 1, map of West part of. Surveyed by J. Richards, 1812. *Office of Secretary of State: Portfolio, No. 66.*

Old Military Tract, Township 1, map of West part of. Surveyed by order of Simeon DeWitt, Esq., Surveyor-General, 1812-3, by John Richards. (Essex County.) *State Engineer's Office: No. 67.*

Old Military Tract, Townships 1 and 2, map of parts of. *State Engineer's Office: Portfolio I.*

Old Military Tract, Townships 1 and 2, field-notes of West part of. Richard's Survey. *State Engineer's Office: Field-book, Vol. 2, p. 200.*

Old Military Tract, Townships 1 and 2, map and field-notes of West part of, surveyed by J. Richards, 1813. *Office of Secretary of State: Field-book, Vol. 26, p. 183. Map, portfolio, No. 66.*

Old Military Tract, Townships 1 and 2, Essex County, Richard's Survey of. *Comptroller's Office: No. 183 (Old Series): No. 694 (New Series).*



- Old Military Tract, Townships 1 and 2, field-notes of Richards' Survey. *Forest Commission Office: Field-book, Vol. 2.*
- Old Military Tract, Townships 1, 2, 11 and 12, map of. Surveyor-General's Office, March, 1813. *State Engineer's Office: No. 151.*
- Old Military Tract, Township 1, Thorn's survey of. *State Engineer's Office: No. 46.*
- Old Military Tract, Township 1, Thorn's survey of, Essex County. *Comptroller's Office: No. 372 (New Series).*
- Old Military Tract, Township 1, field-notes of Thorn's Survey. *Forest Commission Office: Field-book, Vol. 2.*
- Old Military Tract, Township 1, field-notes of, and lands on the East, Thorn's Survey. *State Engineer's Office: Field-book, Vol. 1, pp. 246, 303, 316.*
- Old Military Tract, Township 1, map and field-notes of East part, 120 lots, and land adjoining on the East, by Thorn, 1805. *Office of Secretary of State: Field-book, Vol. 26, p. 493. Map, portfolio, No. 132.*
- Old Military Tract, Township 1, map of Lots 43 to 47 inclusive, Thorn's Survey. *Comptroller's Office: Case (Essex) No. 45.*
- Old Military Tract, Township 1, map of Lot 84, Thorn's Survey. *Comptroller's Office: Case (Essex) No. 13.*
- Old Military Tract, Township 1, map of, showing town line, Essex County. *Comptroller's Office: No. 626 (New Series).*
- Old Military Tract, Township 2, map and field-notes of part of, called the Jay Tract. *Office of Secretary of State: Field-book, Vol. 36, p. 1. Map, portfolio, No. 102.*
- Old Military Tract, Townships 3 to 10 inclusive, map of, and gore East of Township 9; also, showing jags in county line between Franklin and Clinton Counties, by H. K. Averill, Jr. *Forest Commission Office: No. 78.*
- Old Military Tract, Township 3, map and field-notes of, granted to B. Birdsall and associates. *Office of Secretary of State: Field-book, Vol. 22, p. 183. Map, field-book, Vol. 22, p. 214.*
- Old Military Tract, Township 3, map of, granted to Benjamin Birdsall, etc. *State Engineer's Office: No. 87.*
- Old Military Tract, Township 3, map of, by Benjamin Birdsall. *State Engineer's Office: Portfolio C, No. 168.*
- Old Military Tract, Township 3. (See map and survey in tin case, heirs of George Clinton.) *Office of Secretary of State.*
- Old Military Tract, Township 3, map of. *Comptroller's Office: No. 293 (New Series).*

- Old Military Tract, Township 3, field-notes of. *Forest Commission Office: Field-book, Vol. 2.*
- Old Military Tract, Township 3, field-book and map of allotment of, by Shubael Worth, 1796. *State Engineer's Office: Case 2, No. 44.*
- Old Military Tract, Township 3, map of part of Lot 9. *Comptroller's Office: No. 978 (New Series).*
- Old Military Tract, Township 3, map of Lot 70. *Comptroller's Office: Case (Clinton) No. 28.*
- Old Military Tract, Township 3, map of Lots 72, 73 and 74. *Comptroller's Office: Case (Clinton) No. 48.*
- Old Military Tract, Township 3, map of Lot 73. *Comptroller's Office: Case (Clinton) No. 22.*
- Old Military Tract, Township 3, allotments and farm lots. *County Clerk's Office, Malone, N. Y.*
- Old Military Tract, Townships 4, 5, 6, 7, 8, map of, 1794, by R. Cochran. *State Engineer's Office: Portfolio C, No. 199.*
- Old Military Tract, Township 4, map of, by R. Cochran. *State Engineer's Office: Portfolio C, No. 185.*
- Old Military Tract, Township 4, map of. *Office of Secretary of State: Deed-book, Vol. 30, p. 112.*
- Old Military Tract, Township 4, Clinton County, map of. *Comptroller's Office: No. 735 (New Series).*
- Old Military Tract, Township 4, Clinton County, map of. *Comptroller's Office: No. 293 (New Series).*
- Old Military Tract, Township 4, Clinton County, map of North part of. *Comptroller's Office: No. 298 (New Series).*
- Old Military Tract, Township 4, map of lots cut by town line of Saranac and Black Brook. *Comptroller's Office: No. 747 (New Series).*
- Old Military Tract, Township 4, Clinton County, map of part of, in Saranac. *Comptroller's Office: No. 751 (New Series).*
- Old Military Tract, Township 4, Clinton County, map of town line. *Comptroller's Office: Case (Clinton) No. 23.*
- Old Military Tract, Township 4, map of strip West of, Franklin County. *Office of Secretary of State: Portfolio, No. 268.*
- Old Military Tract, Township 4, Clinton County, map of town line. *Comptroller's Office: Case (Clinton) No. 18.*
- Old Military Tract, Township 4, map showing subdivisions of Lot 9. *Comptroller's Office: Case (Clinton) No. 34.*
- Old Military Tract, Township 4, map of Lot 10. *Comptroller's Office: Case (Clinton) No. 2.*



- Old Military Tract, Township 4, map of Lot 10. *Comptroller's Office: Case (Clinton) No. 28.*
- Old Military Tract, Township 4, map of Lot 20. *Comptroller's Office: Case (Clinton), No. 46.*
- Old Military Tract, Township 4, map of Lot 48. *Comptroller's Office: Case (Clinton), No. 53.*
- Old Military Tract, Township 4, map of Lot 53. *Comptroller's Office: Case (Clinton) No. 42.*
- Old Military Tract, Township 4, map of Lot 69. *Comptroller's Office: No. 11 (New Series); case (Clinton) No. 11.*
- Old Military Tract, Township 4, map of Lot 70. *Comptroller's Office: Case (Clinton) No. 25.*
- Old Military Tract, Township 4, survey and field-notes of Lot 89, by Samuel Shaw, 1868. *State Engineer's Office: Case 2, No. 80.*
- Old Military Tract, Townships 5, 6, 7, and 8, survey by Robert Cochran of land south of 45°, part land of Mr. Inman. MS. *State Library, Albany, N. Y.*
- Old Military Tract, Township 5, old survey of. *Comptroller's Office: Case (Clinton) No. 9.*
- Old Military Tract, Township 5, old survey of. *Comptroller's Office: Case (Clinton) No. 11.*
- Old Military Tract, Township 5, map of. *Comptroller's Office: No. 238 (New Series).*
- Old Military Tract, Townships 5 and 8, map of, by R. Cockburn, 1794 *State Engineer's Office: Portfolio C, No. 152.*
- Old Military Tract, Township 5, map of, by C. W. M. Johnson, showing lands in township not covered by Hannah Murray map of 1822; also papers relating to partition, etc. *State Engineer's Office: No. 493.*
- Old Military Tract, Township 5, map of, by H. K. Averill, Jr. (Adirondack Survey.) *Forest Commission Office: No. 65.*
- Old Military Tract, map of South part of Township 5. *Comptroller's Office: No. 298 (New Series).*
- Old Military Tract, Township 5, Johnson's survey of South-East corner of. *Comptroller's Office: No. 486 (New Series).*
- Old Military Tract, Township 5, map showing residents on 10,000 acres in. *Comptroller's Office: No. 551 (New Series).*
- Old Military Tract, Township 5, map of Lots 1, 2, 69, 104, 105, 109, 110, 121 and 122. *Comptroller's Office: No. 897 (New Series).*
- Old Military Tract, Township 5, field-notes of Lot 58, old survey, by B. F. Shepard, 1858. *State Engineer's Office: Case 2, No. 80.*

- Old Military Tract, Township 5, survey and field-notes of Lot 59, by B. F. Shepard, 1858. *State Engineer's Office: Case 2, No. 80.*
- Old Military Tract, Township 5, map of Lots 209, 210, 211, 212, new survey, and Lots 120, 121, old survey. *Comptroller's Office: Case (Clinton) No. 31.*
- Old Military Tract, Township 5, map of Lots 209, 210, 211, 212. *Comptroller's Office: Case (Clinton) No. 39.*
- Old Military Tract, Township 5, map of Lots 271 and 274. *Comptroller's Office: Case (Clinton) No. 36.*
- Old Military Tract, Township 5, map of Bowditch's 100 acres. *Comptroller's Office: Case (Clinton) No. 4.*
- Old Military Tract, Townships 6 and 7, map of, by R. Cochran, 1794. *State Engineer's Office: Portfolio C, No. 176.*
- Old Military Tract, Townships 6 and 7, map of. *Office of Secretary of State: Deed-book, Vol. 28, p. 320.*
- Old Military Tract, Townships 6 and 7, map of allotment of. *State Engineer's Office: Portfolio C, No. 168.*
- Old Military Tract, Township 6, map of Lot 6. *Comptroller's Office: Case (Clinton) No. 12.*
- Old Military Tract, Township 6, map relative to subdivisions of Lot 35. *Comptroller's Office: Case (Clinton) No. 40.*
- Old Military Tract, Township 6, map of Lot 37. *Comptroller's Office: Case (Clinton) No. 13.*
- Old Military Tract, Township 6, map of South-East  $\frac{1}{4}$  of Lot 46. *Comptroller's Office: Case (Clinton) No. 43.*
- Old Military Tract, Township 6, map of part of Lot 51. *Comptroller's Office: Case (Clinton) No. 54.*
- Old Military Tract, Township 6, map of Lot 61. *Comptroller's Office: Case (Clinton) No. 8.*
- Old Military Tract, Township 6, map of Lot 65. *Comptroller's Office: Case (Clinton) No. 16.*
- Old Military Tract, Township 6, map of Lot 79. *Comptroller's Office: Case (Clinton) No. 49.*
- Old Military Tract, Township 7, map of. *Comptroller's Office: Case (Franklin) No. 12.*
- Old Military Tract, Township 7 and part of Township 8, map of. *Comptroller's Office: No. 142 (New Series).*
- Old Military Tract, Townships 7 and 8, map of. *Comptroller's Office: No. 1 (Old Series).*
- Old Military Tract, Township 7, Great Lot 44, map of part of, showing Douglas Mill Pond. *County Clerk's Office, Malone, N. Y.*



- Old Military Tract, Township 7, two maps of Lot 84. *Comptroller's Office: Case (Franklin) No. 9.*
- Old Military Tract, Township 8, map of. *Comptroller's Office: No. 1 (Old Series); No. 142 (New Series).*
- Old Military Tract, Township 8, map of part Lot 5. *Comptroller's Office: Case (Franklin) No. 29.*
- Old Military Tract, Township 8, map of Lots 18 and 19. *Comptroller's Office: Case (Franklin) No. 17.*
- Old Military Tract, Township 8, map of parts of Lots 69 and 79, *Comptroller's Office: Case (Franklin) No. 32.*
- Old Military Tract, Township 8, map of Lots 87, 88, 97 and 98. *Comptroller's Office: Case (Franklin) No. 16.*
- Old Military Tract, Township 9, Franklin County, map of, surveyed by S. D. Kellogg, Deputy Surveyor, 1822. *State Engineer's Office: No. 255.*
- Old Military Tract, Township 9, map of. *Comptroller's Office: No. 1 (Old Series); case (Franklin) No. 11.*
- Old Military Tract, Township 9, field-notes of, surveyed by S. D. Kellogg, 1822. *Office of Secretary of State: Field-book, Vol. 46, p. 3.*
- Old Military Tract, Township 9, field-notes of. *State Engineer's Office: Field-book, Vol. 33, p. 1.*
- Old Military Tract, Township 9 and Gore East, map of. *Comptroller's Office: No. 649 (New Series).*
- Old Military Tract, Township 9, field-notes of. *Forest Commission Office: Field-book, Vol. 2.*
- Old Military Tract, Township 9, field-notes of East part of, surveyed by S. D. Kellogg, 1823. *Office of Secretary of State: Field-book, Vol. 47, p. 107.*
- Old Military Tract, Township 10, map and field-notes of, surveyed by J. Richards, 1813. *Office of Secretary of State: Field-book, Vol. 19, p. 4. Map, portfolio, No. 104.*
- Old Military Tract, Township 10, map of, surveyed agreeable to the directions of Simeon DeWitt, Esq., Surveyor-General, 1813, by John Richards, Deputy Surveyor. *State Engineer's Office: No. 158.*
- Old Military Tract, Township 10, field-notes of. *State Engineer's Office: Field-book, Vol. 8, p. 4.*
- Old Military Tract, Township 10, field-notes of. *Forest Commission Office: Field-book, Vol. 2.*
- Old Military Tract, Township 10, map of. *Comptroller's Office: Case (Franklin) No. 15.*
- Old Military Tract, Township 10, map of Lots 29, 30, 75, 84, 241, 272, 315. *Comptroller's Office: Case (Franklin) No. 31.*

- Old Military Tract, Township 11, map of, surveyed by Stephen Thorn, 1804. *State Engineer's Office*: No. 133.
- Old Military Tract, Township 11, map and field-notes of, surveyed by S. Thorn. (Three Books.) *Office of Secretary of State*: *Field-book*, Vol. 30, p. 233. *Map, portfolio*, No. 127.
- Old Military Tract, Township 11, field-notes of, Thorn's Survey. *State Engineer's Office*: *Field-book*, Vol. 1. p. 1.
- Old Military Tract, Township 11, Thorn's survey of. *Comptroller's Office*: No. 694 (*New Series*).
- Old Military Tract, Township 11, map of, and North part of Township 12, Thorn's Survey. *State Engineer's Office*: No. 20.
- Old Military Tract, Township 11, map of. *Comptroller's Office*: No. 241 (*Old Series*) ; case (*Essex*) No. 4.
- Old Military Tract, Township 11, petition for re-survey and grounds therefor, 1830. *State Engineer's Office*: Case 2, No. 82.
- Old Military Tract, Township 11, map and field-notes of, re-surveyed by Richards, 1832. (Patents to be made from it.) *Office of Secretary of State*: *Field-book*, Vol. 49, p. 215. *Map, portfolio*, No. 302.
- Old Military Tract, Township 11, Richard's Survey of, 1832. *Comptroller's Office*: No. 463 (*New Series*).
- Old Military Tract, Township 11, field-notes of, Richards' Survey. *State Engineer's Office*: *Field book*, Vol. A.
- Old Military Tract, Township 11, field-notes of, Richards' Survey. *Forest Commission Office*: *Field-book*, Vol. 3.
- Old Military Tract, Townships 11 and 12, map of parts of, and of Township 24, Macomb's Purchase. *Forest Commission Office*: No. 73.
- Old Military Tract, Township 11, map of, by John Richards, Deputy Surveyor, 1832. *State Engineer's Office*: No. 298.
- Old Military Tract, Township 11, South-East part of, map and field-notes of, called Whiteface Mountain Tract. *Office of Secretary of State*: *Field-book*, Vol. 14, p. 183. *Map, portfolio*, No. 102.
- Old Military Tract, Township 11, map of subdivisions of Lot 101. *Comptroller's Office*: Case (*Essex*) No. 8.
- Old Military Tract, Township 11, map of Lot 101. *Comptroller's Office*: Case (*Essex*) No. 31.
- Old Military Tract, Township 11, map of Lots 101 and 102. *Comptroller's Office*: Nos. 932 and 970 (*New Series*).
- Old Military Tract, Township 11, survey of Lots 101 and 102. *Comptroller's Office*: Case (*Essex*) No. 39.
- Old Military Tract, Township 11, map of Lot 102. *Comptroller's Office*: Case (*Essex*) No. 30.



- Old Military Tract, Township 11, map of Lots 141, 142, 161 to 167 inclusive, 181 to 187 inclusive, 201 to 207 inclusive. *Comptroller's Office : Case (Essex) No. 6.*
- Old Military Tract, Township 11, map of Lake Placid. *Comptroller's Office : No. 643 (New Series).*
- Old Military Tract, Township 11, map of lots around Lake Placid. *Comptroller's Office : Case (Essex) No. 17.*
- Old Military Tract, Township 12, map of. *Comptroller's Office : No. 154 (Old Series).*
- Old Military Tract, Township 12, field-notes of North part of, surveyed by S. Thorn, 1805. *Office of Secretary of State : Field-book, Vol. 26, p. 408.*
- Old Military Tract, Township 12, map of part of, surveyed by Stephen Thorn, 1805. *State Engineer's Office : No. 43.*
- Old Military Tract, Township 12, map of North part of, surveyed by S. Thorn, 1805. *Office of Secretary of State : Portfolio No. 69.*
- Old Military Tract, Township 12, Thorn's survey of. *Comptroller's Office : No. 694 (New Series).*
- Old Military Tract, Township 12, field-notes of, Thorn's Survey. *State Engineer's Office : Field-book, Vol. 1, p. 170.*
- Old Military Tract, Township 12, map and field-notes of South part of, surveyed by J. Richards, 1813. *Office of Secretary of State : Field-book, Vol. 26, p. 129. Map, portfolio, No. 68.*
- Old Military Tract, Township 12, map of South part of, surveyed by order of S. DeWitt, Esq., Surveyor-General, by John Richards, 1812. *State Engineer's Office : No. 69.*
- Old Military Tract, Township 12, Richards' Survey of. *Comptroller's Office : No. 464 (New Series).*
- Old Military Tract, Township 12, Richards' Survey of. *Comptroller's Office : No. 694 (New Series).*
- Old Military Tract, Township 12, field-notes of, Richards' Survey. *Forest Commission Office : Field-book, Vol. 3.*
- Old Military Tract, Township 12, field-notes of, Richards' Survey. *State Engineer's Office : Field-book, Vol. 2, p. 150.*
- Old Military Tract, Township 12, field-notes of, Thorn's Survey. *Forest Commission Office : Field-book, Vol. 3.*
- Old Military Tract, Township 12, Richards' Survey of Lots 22 and 27. *Comptroller's Office : Case (Essex) No. 1.*
- Old Military Tract, Township 12, field-notes of Lots 102, 108 and 109. *State Engineer's Office : Field-book, Vol. 1, p. 327.*
- Old Military Tract, Township 12, re-survey of Lots 102 and 109, by M. Andrews, 1809. *Office of Secretary of State : Field-book, Vol. 26, p. 575.*

- Old Military Tract, Township 9, map of a tract of unappropriated land lying in Franklin County, surveyed October, 1823, by S. D. Kellogg, Deputy Surveyor. (Mem. This is the East part of Township 9. S. DeWitt.) *State Engineer's Office*: No. 261.
- Old Military Tract, Township 9, map of Gore East of, North part. *Comptroller's Office*: No. 298 (*New Series*).
- Old Military Tract, Township 9, field-notes of Gore East of. *State Engineer's Office*: *Field-book*, Vol. 33, p. 380.
- Old Military Tract, Township 9, field notes of Gore East of. *Forest Commission Office*: *Field-book*, Vol. 2.
- Old Military Tract, Gore between Refugee Tract and the Old Military Tract, map and field-notes of, surveyed by J. Richards, 1829. *Office of Secretary of State*: *Field-book*, Vol. 49, p. 55. *Map, portfolio*, No. 294.
- Old Military Tract, Gore lying between the Old Military Tract and the Refugee Tract, map of the, by J. Richards, Deputy Surveyor, 1829. *State Engineer's Office*: No. 300.
- Old Military Tract, Township 1, map of Gore between Lots 6F and 7G, and the Roaring Brook Tract. *State Engineer's Office*: *Case 2*, No. 80.
- Old Military Tract, map of Northern and Adirondack Railroad. *Forest Commission Office*: No. 113.
- Oneida County, map of, by Gillett, 1859. *Oneida County Clerk's Office*, Utica, N. Y.: *On rollers*.
- Oneida County, map of, by D. H. Burr. *Oneida County Clerk's Office*: Utica, N. Y.: *Drawer*.
- Oneida County, map of, by Gillett, from actual surveys under the direction of J. H. French. Published by J. E. Gillett, 517 and 519 Minor Street, Philadelphia, Pa., 1858. Four sheets folded 4°. *State Library, Albany, N. Y.*
- Oneida County, manuscript map of, by L. M. Taylor, 1840. *State Engineer's Office*: *Case 2*, No. 47.
- Oneida and Herkimer, map of county line, by D. C. Wood. *County Clerk's Office, Herkimer, N. Y.*: No. 53.
- Oneida and Herkimer Counties, map of line between, by J. Hammond, 1800. *County Clerk's Office, Utica, N. Y.*: *Book 2*, map 9.
- Ore Bed Lot, St. Lawrence County, map of. *Comptroller's Office*: *Case (St. Lawrence)* No. 15.
- Osceola and Montague, Lewis County, map showing change of town line between. *Office of Secretary of State*: *Town Line Book*, Vol. 2, p. 36.
- Oxbow Tract. *Office of the Secretary of State*: *Landpapers*, Vol. 55, p. 88; Vol. 60, pp. 124, 125, 139



- Oxbow Tract, Hamilton County, map of. *Comptroller's Office*: No. 121 (*Old Series*) ; No. 397 (*New Series*) ; case (*Hamilton*) No. 7.
- Oxbow Tract, Hamilton County, map of. *Comptroller's Office*: No. 634 (*New Series*).
- Oxbow Tract, Hamilton County, map of. *Comptroller's Office*: No. 810 (*New Series*).
- Oxbow Tract, Hamilton County, map showing town line between Arietta and Lake Pleasant. *Comptroller's Office*: No. 913 (*New Series*).
- Oxbow Tract, map showing town line between Arietta, Lake Pleasant and Wells. *Comptroller's Office*: No. 818 (*New Series*).
- Oxbow Tract, an old survey of outlines of, entitled first and second townships of Benson, made previous to 1796. *State Engineer's Office*: *Portfolio C*, No. 158.
- Oxbow Tract, map of. *Forest Commission Office*: No. 2.
- Oxbow Tract, Hamilton County. Map of a certain tract of land belonging to the State of New York, situate about twenty-four miles northerly from the village of Johnstown, in the county of Montgomery, by Lawrence Vrooman, D. S., and Luke Woodworth, D. S. *State Engineer's Office*: No. 159.
- Oxbow Tract, map of South part of, surveyed in October and November, 1829, by D. McMartin, Jr., including the southern tier of lots, and Nos. 241 to 250, as surveyed by L. Vrooman and Luke Woodworth. *State Engineer's Office*: *Field-book*, Vol. 35, p. 313.
- Oxbow Tract, field-notes of. *Forest Commission Office*: *Field-book*, Vol. 1.
- Oxbow Tract, field-notes of. *State Engineer's Office*: *Field-book*, Vol. 3, p. 1.
- Oxbow Tract. Field-notes and map of lands granted to the corporation of Albany. *State Engineer's Office*: Case 2, No. 21. In bundle, indorsed "*Lands north of Mohawk River.*"
- Oxbow Tract, Hamilton County, map and field-notes of, surveyed by Vrooman and Woodworth, 1811. *Office of Secretary of State*: *Field-book*, Vol. 26, p. 1. *Map, portfolio*, No. 37.
- Oxbow Tract, map and field-notes of southerly part, surveyed by Duncan McMartin, 1829. *Office of Secretary of State*: *Field-book*, Vol. 50, p. 1. *Map, portfolio*, No. 311.
- Oxbow Tract, appraisement of lots in. *Office of Secretary of State*: *Field-book*, Vol. 48, p. 421.
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## P.

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- Palmer's Purchase, Saratoga County, map of. *Comptroller's Office* : No. 165 (*New Series*).
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- Palmer's Purchase, Saratoga County, map of lands in middle, rear and river divisions of. *Comptroller's Office* : No. 880 (*New Series*).



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- Palmer's Purchase, map and survey of South  $\frac{1}{2}$  of Great Lot 5, or Leffert's Tract. *Comptroller's Office: Case (Hamilton) No. 22.*
- Palmer's Purchase, map of East end of East  $\frac{1}{2}$  of Great Lot 2, river division, called Nixon Lot. *Comptroller's Office: Case (Saratoga) No. 4.*
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- Palmer's Purchase, map of town of Day, Great Lot 2, rear division. *Comptroller's Office: Case (Saratoga) No. 8.*
- Palmer's Purchase, map and survey of South  $\frac{1}{2}$  of Great Lot 5, or Leffert's Tract, rear division. *Comptroller's Office: Case (Hamilton) No. 22.*
- Palmer's Purchase, map of North  $\frac{1}{2}$  and South  $\frac{1}{2}$  of Great Lot 5, called Leffert's Tract, and Great Lot 6, rear division. *Comptroller's Office: No. 847 (New Series).*



- Palmer's Purchase, map of subdivisions 1 to 9 of Lots 13, 14, 15 and 16, rear division. *Comptroller's Office*: No. 838 (*New Series*); case (*Hamilton*) No. 24.
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- Peru Bay Tract, Essex County, map of. *Comptroller's Office*: No. 284 (*New Series*).
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- Plattsburgh Old Patent, Clinton County, map of Lot 66. *Comptroller's Office: Case (Clinton) No. 47.*
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- Refugee Tract, map of 333 and  $\frac{1}{3}$  acre lots, Lot 4. *Comptroller's Office: No. 17 (New Series).*
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- Refugee Tract, Clinton County, map of 420 acre lots. *Comptroller's Office: No. 37 (Old Series); No. 722 (New Series).*
- Refugee Tract, Clinton County, map of 420 acre lots. *Comptroller's Office: No. 244 (Old Series).*
- Refugee Tract, Clinton County, survey of 420 acre lots, Lots 60 and 107. *Comptroller's Office: Case (Clinton) No. 33.*
- Refugee Tract, Clinton County, map of 420 acre lots, Lot 82. *Comptroller's Office: Case (Clinton) No. 50.*
- Refugee Tract, Clinton County, map of 420 acre lots, Lot 110, David Decker's one acre lot in. *Comptroller's Office: Case (Clinton) No. 51.*
- Refugee Tract, Clinton County, map of 420 acre lots, Lot 162. *Comptroller's Office: Case (Clinton) No. 41.*
- Refugee Tract, Clinton County, map of 420 acre lots, Lots 212. *Comptroller's Office: Case (Clinton) No. 20.*
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- Remsenburgh Patent, Oneida County, map of. *Comptroller's Office* : No. 185 (*New Series*) ; case (*Oneida*) No 15.
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- Remsenburgh Patent. Map of the first location, showing Jerseyfield Patent and both north lines thereof, 1787. *State Engineer's Office* : *Portfolio B*, No. 117.
- Remsenburgh Patent. *Office of Secretary of State* : *Landpapers* Vol. 42, p. 117 ; Vol. 45, p. 125.
- Remsenburgh Patent, field-notes of first survey of, by A. Campbell, 1787. *State Engineer's Office* : Case 2, No. 80.
- Remsenburgh Patent and Walker Tract, map of ; copy of H. Parks, Jr.'s map. *Forest Commission Office* : No. 105.
- Remsenburgh and Machins' Patents, outlines of, *State Engineer's Office* : *Portfolio B*. No. 129.
- Remsenburgh Patent, Herkimer County, map of Lots 12, 31, 43, 69, 70, 71, 72, 73, 119. *Comptroller's Office* : No. 685 (*New Series*).
- Remsenburgh Patent, Oneida County, map of Lots 18 and 29 ; survey of parts of. *Comptroller's Office* : Case (*Oneida*) No. 18.
- Remsenburgh Patent, map of Lot 30, by J. H. Montague, 1868. *County Clerk's Office*, Utica, N. Y. : Book 7, p. 26.

- Remsenburgh Patent, Herkimer County, map of Lots 37, 38, 39. *Comptroller's Office: (Herkimer) No. 13.*
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- Remsenburgh Patent, Herkimer County, map of Lots 63, 64, 65, 66, 67, 68, 74, 75, 76. *Comptroller's Office: No. 231 (New Series).*
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- Road Patent, map of part of, west of Schroon Lake; copy of P. Reickert's map. *State Engineer's Office: Portfolio C, No. 179.*
- Road Patents. *Office of Secretary of State: Landpapers, Vol. 47, p. 25; Vol. 48, p. 38; Vol. 57, pp. 60, 61; Vol. 60, p. 105.*
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- Road from Chase's Patent to Oxbow Lake, map and field-notes of, by Luke Woodworth. *State Engineer's Office: Case 2, No. 53.*
- Road from Chazy Lake to Chateaugay Lake, Clinton County, map of. *Comptroller's Office: No. 293 (New Series).*
- Road from Creek Centre to Pickelville, map of; Saratoga and Warren Counties. *Comptroller's Office: Case (Saratoga) No. 5.*
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- Road from Port Kent, on Lake Champlain, to Hopkinton, map and profile of; as laid out by John Richards, Jonah Sanford and Ezra Thurbet, Commissioners, appointed by the Legislature. Surveyed by James Frost, 1827. *State Engineer's Office: No. 350.*
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- Roe (Lewis H.) and Hall (James), map of property of, in Lots 32 and 45, Iron Ore Tract, Essex County. *Comptroller's Office: No. 898 (New Series).*

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- Royal Grant. Map of Ann's Tract, by Lawrence Vrooman, D. S., 1797. *State Engineer's Office* : *Case 2*, No. 72.
- Royal Grant. Map of Margaret Johnson's Tract, showing difference between Lawrence Vrooman's and Ezra Adam's survey. *State Engineer's Office* : *Case 2*, No. 72.
- Royal Grant. Map of first survey by Isaac Vrooman, 1764, showing jag in North line. Signed by Isaac Vrooman. *State Engineer's Office* : *Portfolio B*, No. 213.



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Royal Grant, map of part of the land in. Devised by Sir William Johnson to some of his natural children. Surveyed by Lawrence Vrooman, Deputy Surveyor, 1797. (Herkimer County.) *State Engineer's Office : No. 222.*

Royal Grant. Map of part of the land of. Devised by Sir William Johnson to some of his natural Indian children. Surveyed by Lawrence Vrooman, 1797. The names of the children and the quantity of land devised to each are noted on the map. MS. *State Library, Albany, N. Y.: Vol. 15 of Maps.*

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Royal Grant. Field-notes of Lots 1 to 12 inclusive, of Margaret Johnson's Tract, by Lawrence Vrooman, D. S., 1794. *State Engineer's Office*: Case 2, No. 72.

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Royal Grant, map of part of Lot 134, fourth allotment, Herkimer County. *Comptroller's Office*: Case (*Herkimer*) No. 28.

Royal Grant and Jerseyfield Patent, map of. *Forest Commission Office*: No. 1.

## S.

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Sacandaga Patent, map of part of, by John Preston, June 4, 1802. (Fulton and part in Saratoga.) *State Engineer's Office*: No. 284.

Sacandaga Patent, map of, Montgomery County. (Now Fulton, Montgomery and Saratoga.) *State Engineer's Office*: No. 286.

Sacandaga Patent, outline map of, from partial surveys performed in 1785. Dated October 26, 1801. John E. Van Allen. *State Engineer's Office*: No. 287.

Sacandaga Patent, map of part of Lot 13, laid out agreeable to the old lines of said Patent, run by Edward Collins, 1740, by A. St. John, January 3, 1814. *State Engineer's Office*: No. 297.

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St. Armand, map of part of town of, embraced in Road Account, May 12, 1847. *Comptroller's Office*: Case (*Essex*) No. 5.



- St. Armand and North Elba, Essex County, map of towns of, showing determination of town line. *Office of Secretary of State: Town Line Book, Vol. 2, p. 75.*
- St. Lawrence County, map of, from actual surveys by N. E. Rogers, C. E., 1858. Published by J. B. Shields, Philadelphia, Pa. Entered by R. P. Smith, 1857. Four sheets folded 4°. *State Library, Albany, N. Y.*
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- St. Lawrence County. Map of 1,298 acres of land belonging to the St. Lawrence Mining Company in the town of Macomb, St. Lawrence County, N. Y. *State Library, Albany, N. Y.*
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- Salisbury and Ohio, map of town line between, through Jerseyfield Patent. *Comptroller's Office: No. 205 (New Series).*
- Sanders' Patent, Saratoga County, map of. *Comptroller's Office: No. 4 (Old Series); No. 475 (New Series).*
- Sanders' Patent. *Office of Secretary of State: Landpapers, Vol. 46, pp. 71, 72, 73, 74, 75, 76, 77, 78; Vol. 47, pp. 5, 6, 65.*
- Sanders' Patent, map of. Surveyed by Lawrence Vrooman, Deputy Surveyor, March 23, 1789. (Saratoga County.) *State Engineer's No. 92.*
- Sanders' Patent, field-notes of, by Lawrence Vrooman, D. S., 1798. *State Engineer's Office: Case 2, No. 21, in bundle indorsed "Lands north of Mohawk River."*
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- Schroon Tract. Map of two tracts of land, the northernmost situate in Essex County, called Schroon Tract; and the southernmost in Warren County, called Brant Lake Tract. Surveyed by George Webster, Deputy Surveyor, 1803. *State Engineer's Office*: No. 49.
- Schroon Tract, field-notes of. *State Engineer's Office: Field-book, Vol. 5, p. 115*.
- Schroon Tract, field-notes of gore south of. *State Engineer's Office: Field-book, Vol. 6, p. 201*.



- Schroon Tract, map of Lots 79, 80, 99, 100, 102. *Comptroller's Office : Case (Essex) No. 44.*
- Schroon Lake, field-notes of gore adjoining. *Office of Secretary of State : Field-book, Vol. 18, pp. 203, 223.*
- Schroon Lake Tract, map and field-notes of, surveyed by George Webster, 1803. *Office of Secretary of State : Field-book, Vol. 20, p. 101. Map, portfolio, No. 65.*
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- Schroon and North Hudson, Essex County, map of towns of, showing change of town line. *Office of Secretary of State : Town Line Book, Vol. 2, p. 25.*
- Schroon and Minerva, Essex County, map of towns of, showing determination of town line. *Office of Secretary of State : Town Line Book, Vol. 2, p. 7.*
- Schroon and Minerva, Essex County, map of towns of, showing change of town line. *Office of Secretary of State : Town Line Book, Vol. 2, p. 72.*
- Schroon and Minerva, town line through Totten and Crossfield's Purchase, Townships 25 and 30, tract west of Road Patent, Hoffman Township and gore south of, map of, with field-notes. *Comptroller's Office : No. 736 (New Series).*
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- Sickles and Van Angle's Tract, Hamilton County, map of. *Comptroller's Office : Case (Hamilton) No. 16.*
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- Small's Patent, certificate in favor of John Small for 5,000 acres of land in Charlotte County, on the West side of Lake Champlain, March 26, 1774. MS. *State Library, Albany, N. Y.*
- Small's Patent, map of Colburn Furnace Property, Lots 7, 8 and 9. *Comptroller's Office : Case (Essex) No. 2.*

- Split Rock Tract, Essex County, map and field-notes of, surveyed by G. Webster, 1811. *Office of Secretary of State: Field-book, Vol. 26, p. 351. Map, portfolio, No. 203.*
- Split Rock Tract, Essex County, map of, surveyed and laid out into 33 lots, by George Webster, D. S., 1811. *State Engineer's Office: No. 61.*
- Split Rock Tract, field-notes of. *State Engineer's Office: Field-book, Vol. 2, p. 112.*
- South Branch Reservoir, Black River, Herkimer County, 1851, map of. *State Engineer's Office: Canals B, Books 16, 18.*
- South Branch Reservoir, Herkimer County, 1859, map of. *State Engineer's Office: Canals C, Roll 626.*
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- South Tract or Stower's Survey, Essex County, map of. *Comptroller's Office: Nos. 330, 867 (New Series); case (Essex) No. 46.*
- State Gore, map of, showing lands left unsurveyed by John Richards. Resurveyed by C. M. Johnson, 1874. *State Engineer's Office: No. 503.*
- State Gore between Old Military Tract and Refugee Tract, Clinton County, map of. *Comptroller's Office: No. 109 (New Series).*
- State Gore between Old Military and Refugee Tracts, Clinton County, map of. *Comptroller's Office: No. 188 (New Series).*
- State Gore between Old Military and Refugee Tracts, Clinton County, map of. *Comptroller's Office: No. 254 (New Series).*
- State Gore between Old Military and Refugee Tracts, Clinton County, map of. *Comptroller's Office: No. 722 (New Series).*
- State Gore between Old Military and Refugee Tracts, Lots 28 and 30, survey of. *Comptroller's Office: Case (Clinton) No. 32.*
- State Gore between Old Military and Refugee Tracts, Lots 49, 50 and 51, map of, showing town line. *Comptroller's Office: No. 923 (New Series).*
- State Gore between Old Military and Refugee Tracts, map of Lots 55 and 58. *Comptroller's Office: No. 995 (New Series).*
- State of New York, railroad map of, 1888, by Rand, McNally & Co. *Forest Commission Office: No. 93.*
- State Road from the Black River to the west line of the County of Essex, running through Watson's East Triangle, Townships 4, 3, 5, Brown's Tract; 42, 39, 36, 35, 21, 22, 20, Totten and Crossfield's Purchase, map of, by John Richards, 1829. *State Engineer's Office; Case, State Roads.*



- State Road in Hamilton County, map of a survey of, pursuant to an act of the Legislature, passed April 16, 1825. Eliphalet St. John, Surveyor, October 1, 1825. *State Engineer's Office* : No. 273.
- State Road west of Lake George, map of, laid by Reubin Smith, Esq. James Woodworth, Surveyor, January 9, 1811. *State Engineer's Office* : No. 153.
- State Survey, final results of, 1837. *State Engineer's Office* : One Vol. 4°.
- Stink Lake Corners, map of, showing the location of the corners of the Jerseyfield Patent, Lawrence Patent, Benson Township, and Glen, Bleecker and Lansing Patent, by V. Colvin. *Forest Commission Office* : No. 48.
- Stink Lake, Eastern, map of, showing proposed communication with East Branch of Sacandaga River. *State Engineer's Office* : Canals A, roll 25.
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- Stratford, town of, Fulton County. Questions in regard to town line, 1835. *State Engineer's Office* : Case 2, No. 20, in bundle, indorsed "*Directions to Supervisors*."
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- Stratford and Oppenheim, Fulton County, correspondence relating to town line, 1857. *State Engineer's Office* : Case 2, Nos. 32, 14.
- Stoughton (Lieut. John) and A. Ellice's two tracts of land situate at the north end of Lake George, Clinton County, map of. Granted by letters patent July 25, 1764. Laid out into lots by William Cockburn, 1798. *State Engineer's Office* : No. 96.
- Stoughton's Patent, Essex County (near Ellis), map of. *Comptroller's Office* : Case (*Essex*) No. 12.
- Stoughton's Patent. *Office of Secretary of State* : *Landpapers*, Vol. 18, p. 4.

- Stoughton's Patent, map of Lower Falls, Lots 16 and 17. *Comptroller's Office: Case (Essex) No. 14.*
- Stoughton and McLellan Tract, Essex and Warren Counties, map of. *Comptroller's Office: No. 262 (New Series).*
- Stower's Survey of lands adjoining Maul's Patent, field-notes of. *Office of Secretary of State: Field-book, Vol. 51, p. 243.*
- Stower's Survey or South Tract, Essex County, map of. *Comptroller's Office: No. 330 (New Series).*
- Stower's Survey, adjoining Rogers' and Maul's Patents, field-notes of. *State Engineer's Office: Field-book, Vol. 34, p. 205*
- Stower's Survey. Field-book and map of land situate south and adjoining Maul's Patent. Surveyed by Thomas Stower, 1826. (Five lots.) *State Engineer's Office: Case 2, No. 80.*
- Stower's Survey, Essex County, field-book of, by Thomas Stower, 1826. *State Engineer's Office: Case 2, No. 40, 1.*
- Stower's Survey. Map of land adjoining Rogers' Patent, No. 3, by Thomas Stower, 1826. *State Engineer's Office: Case 2, No. 80.*
- Stower's Survey, Maul's and Livingston's Patents, map of five lots south and adjoining. *State Engineer's Office: No. 277.*
- Sumner Vale Patent, Essex County, map showing acres of subdivisions. *Comptroller's Office: Case (Essex) No. 15.*
- Sumner Vale or Cockburn Tract, Essex County, map of. *Comptroller's Office: No. 743 (New Series).*

## T.

- Tefft's (J. G.) Tract. (*See Arthurboro Patent.*)
- Thompson's (William) plot in Lot 20, Iron Ore Tract, Essex County, map of. *Comptroller's Office: No. 715 (New Series).*
- Thorp's Patent and Livingston's Gore, lots cut by town line of Saranac and Peru, Clinton County, map of. *Comptroller's Office: No. 747 (New Series).*
- Thurman, Warren County, map showing erection of town of. *Office of Secretary of State: Town Line Book, Vol. 1, p. 149.*
- Thurman, Warren County, map of the town of. *State Engineer's Office: No. 375.*
- Ticonderoga and Schroon, Essex County, map of towns of, showing change of town line. *Office of Secretary of State: Town Line Book, Vol. 2, p. 61.*
- Tongue Mountain Tract. Map of the two tracts of unappropriated land in Warren County, one in the towns of Bolton and Hague, called Tongue Mountain Tract, and is surveyed and laid out into 52 lots; and the other in the town of Warrenburgh, called Warren-



- burgh Tract, and is surveyed and laid out into 22 lots. Done by order of Simeon DeWitt, Esq., Surveyor-General, by S. D. Kellogg, Deputy Surveyor, 1815. *State Engineer's Office : No. 5.*
- Tongue Mountain Tract, field-notes of. *State Engineer's Office : Field-book, Vol. 11, p. 181.*
- Tongue Mountain Tract, Town of Hague, Warren County, map of. *Comptroller's Office : No. 485 (New Series).*
- Tongue Mountain Tract, map of part in Bolton, Warren County. *Comptroller's Office : No. 478 (New Series).*
- Tongue Mountain Tract, map of Lot 24, part in Bolton, Warren County. *Comptroller's Office : Case (Warren) No. 12.*
- Totten and Crossfield's Purchase, map of purchase of E. Jessup, 1772. *Office of Secretary of State : Portfolio No. 75.*
- Totten and Crossfield's Purchase. *Office of Secretary of State : Land-papers, Vol. 28, p. 141; Vol. 32, p. 45; Vol. 33, pp. 1, 11, 12, 13, 16, 22, 25, 26, 27, 28, 30, 41, 82, 111, 118, 119, 120; Vol. 34, pp. 155, 156, 157; Vol. 35, pp. 2, 3; Vol. 37, pp. 50, 53, 59, 66; Vol. 38, pp. 32, 129; Vol. 42, pp. 79 to 100, inclusive, 103 to 114, inclusive, 127; Vol. 43, pp. 71, 72, 73, 74, 91, 92, 93, 94, 95, 96, 112, 113, 114, 115, 116, 118, 119, 120, 121, 122, 124 to 147, inclusive, 152; Vol. 45, p. 171; Vol. 46, pp. 33, 34, 35, 39; Vol. 50, pp. 20, 21, 22, 50, 51; Vol. 52, pp. 70, 86; Vol. 53, pp. 15, 29, 30, 31; Vol. 59 entire; Vol. 61, p. 152.*
- Totten and Crossfield's Purchase, field-notes of survey of the West bounds and part of the North bounds of, by Archibald Campbell, 1772. *State Engineer's Office : Field-book, Vol. 39, p. 224.*
- Totten and Crossfield's Purchase, map of. *Forest Commission Office : No. 27.*
- Totten and Crossfield's Purchase, map of, by Surveyor-General, 1786. *Office of Secretary of State : Portfolio, No. 39.*
- Totten and Crossfield's Purchase, map of, and the waters adjacent in the State of New York, 1774 (?). *State Library, Albany, N. Y. : Maverick Set. One-quarter sheet.*
- Totten (Joseph) and Crossfield (Stephen). Plan of the lands purchased for the benefit of Joseph Totten and Stephen Crossfield, and their associates, as surveyed by Ebenezer Jessup and his assistants, 1772. *State Engineer's Office : No. 205.*
- Totten and Crossfield's Purchase. Rough draft of the lands purchased for Jessup and associates. MS. (See Sir William Johnson's MSS., Vol. 21.) *State Library, Albany, N. Y.*
- Totten and Crossfield's Purchase. Map and field-notes of the western part of a tract of land purchased of the Indians for the benefit of Edward and Ebenezer Jessup, and their associates, 1772. *State Engineer's Office : Vol. B, p. 5.*

Totten and Crossfield's Purchase, map of. *State Library, Albany, N. Y. : State Hall Maps, No. 67.*

Totten and Crossfield's Purchase, and other tracts lying South of it, map of. *State Library, Albany, N. Y. : State Hall Maps, No. 68.*

Totten and Crossfield's Purchase, Essex, Hamilton and Warren Counties, general map of. *Comptroller's Office : No. 123½ (Old Series).*

Totten and Crossfield's Purchase. Field-book of explorations made for Gilbert, Drake and Winton, 1837. *State Engineer's Office : Case 2, No. 53.*

Totten and Crossfield's Purchase. Surveys therein by Stephen Tuttle, 1772. *State Engineer's Office : Case 2, No. 67.*

Totten and Crossfield's Purchase, Township 1, map and field-notes of, surveyed by Messrs. A. Campbell and S. Tuttle, 1772. *State Engineer's Office : Vol. B, p. 171.*

Totten and Crossfield's Purchase, Township 1, survey of Gospel and School Lands. *Comptroller's Office : No. 838 (New Series).*

Totten and Crossfield's Purchase, Township 1, map of Lots 9, 10 and 11, Gospel and School Lands. *Comptroller's Office : Case (Hamilton) No. 24.*

Totten and Crossfield's Purchase, Township 1, Hamilton County, map of North ½ of. *Comptroller's Office : No. 913 (New Series).*

Totten and Crossfield's Purchase, Township 1, map of South-East ¼ of. *Comptroller's Office : No. 14 (New Series).*

Totten and Crossfield's Purchase, Township 1, map of South-East ¼ of. *Comptroller's Office : No. 93 (New Series).*

Totten and Crossfield's Purchase, Township 1, map of South-West ¼ of. *Comptroller's Office : No. 130 (New Series).*

Totten and Crossfield's Purchase, Township 1, map of Van Wag-  
oner Tract. *Comptroller's Office : No. 14 (New Series).*

Totten and Crossfield's Purchase, Townships 1 and 2, Hamilton County, map of. *Comptroller's Office : Case (Hamilton) No. 10.*

Totten and Crossfield's Purchase, Townships 1, 2, 9, 10, 29 and 31, Hamilton County, map of. *Comptroller's Office : Case (Hamilton) No. 8.*

Totten and Crossfield's Purchase, Townships 1, 2 and 10, Hamilton County, map of. *Comptroller's Office : Case (Hamilton) No. 8.*

Totten and Crossfield's Purchase, Townships 1, 2, 10 and 29, Hamilton and Warren Counties, map of. *Comptroller's Office : No. 164 (Old Series).*

Totten and Crossfield's Purchase, Townships 1 and 2, map of Gore between, and Moose River Tract, and others. *Office of Secretary of State : Portfolio, No. 374.*



Totten and Crossfield's Purchase, Township 2, Hamilton County, map of. *Comptroller's Office: No. 294 (New Series); case (Hamilton) No. 34.*

Totten and Crossfield's Purchase, Township 2, Hamilton County, map of. *Comptroller's Office: No. 784 (New Series).*

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Totten and Crossfield's Purchase, Township 2, map of. *Office of Secretary of State: Deed-book, Vol. 30, p. 212.*

Totten and Crossfield's Purchase, Township 2, map and field-notes of, surveyed by Messrs. A. Campbell and S. Tuttle, 1772, *State Engineer's Office: Vol. B, p. 179.*

Totten and Crossfield's Purchase, Township 2, map of Lots 82 and 83. *Comptroller's Office: No. 131 (New Series).*

Totten and Crossfield's Purchase, Township 3, field-notes of subdivisions of, 1798. *County Clerk's Office, Albany, N. Y.: Melius' Collection.*

Totten and Crossfield's Purchase, Township 3, Colvin's survey of. *Comptroller's Office: No. 949 (New Series).*

Totten and Crossfield's Purchase, Township 3, map and field-notes of, surveyed by Messrs. A. Campbell and S. Tuttle, 1772. *State Engineer's Office: Vol. B, p. 187.*

Totten and Crossfield's Purchase, Township 3, map of, showing divisions made therein, 1774. *State Engineer's Office: Portfolio A, No. 2.*

Totten and Crossfield's Purchase, Township 3, map of parts of, and Moose River Tract, Township 8, by V. Colvin. *Forest Commission Office: No. 95.*

Totten and Crossfield's Purchase, Township 3, map of North-West corner of, also boundary of Township 8, Moose River Tract, by V. Colvin. *State Engineer's Office: No. 511.*

Totten and Crossfield's Purchase, Township 3. Certificate to Sir Jeffery Amherst, Knight of the Bath, for 22,000 acres of land in the County Tryon, to be erected into the Township of Riverhead, March 24, 1774. MS. *State Library, Albany, N. Y.*

Totten and Crossfield's Purchase, Township 3, map showing town line between Arietta and Lake Pleasant. *Comptroller's Office: No. 913 (New Series).*

Totten and Crossfield's Purchase, Township 4, map of. *Comptroller's Office: No. 892 (New Series); case (Hamilton) No. 9.*

Totten and Crossfield's Purchase, Townships 4 and 5, map of. *Comptroller's Office: Case (Hamilton) No. 11.*

- Totten and Crossfield's Purchase, Township 5, map of. *Comptroller's Office*: No. 708 (*New Series*).
- Totten and Crossfield's Purchase, Township 6, map of. *Comptroller's Office*: No. 242 (*New Series*).
- Totten and Crossfield's Purchase, Township 6, field-notes of. *State Engineer's Office*: *Field-book*, Vol. 3, p. 317.
- Totten and Crossfield's Purchase, Township 6, map of; filed May 10, 1817. *State Engineer's Office*: No. 15.
- Totten and Crossfield's Purchase, Township 6, map of, showing allotments. *State Engineer's Office*: *Portfolio I*.
- Totten and Crossfield's Purchase, Township 6, map and field-notes of, surveyed by D. McMartin, Jr., 1815. *Office of Secretary of State*: *Field-book*, Vol. 22, p. 307. *Maps, portfolio*, No. 190.
- Totten and Crossfield's Purchase, Township 7, map of. *Comptroller's Office*: No. 1053 (*New Series*); case (*Hamilton*) No. 13.
- Totten and Crossfield's Purchase, Township 7, map and field-notes of, surveyed by Messrs. A. Campbell and S. Tuttle, 1772. *State Engineer's Office*: Vol. B, p. 147.
- Totten and Crossfield's Purchase, Township 8, map of. *Comptroller's Office*: No. 913 (*New Series*).
- Totten and Crossfield's Purchase, Township 8, map of North  $\frac{1}{2}$  of. *Comptroller's Office*: No. 273 (*New Series*); case (*Hamilton*) No. 17.
- Totten and Crossfield's Purchase, Township 8, map of South-East  $\frac{1}{4}$  of. *Comptroller's Office*: Case (*Hamilton*) No. 15.
- Totten and Crossfield's Purchase, Township 8, map and field-notes of, surveyed by Messrs. A. Campbell and S. Tuttle, 1772. *State Engineer's Office*: Vol. B, p. 139.
- Totten and Crossfield's Purchase, Township 9, map of. *Comptroller's Office*: No. 975 (*New Series*).
- Totten and Crossfield's Purchase, Townships 9, 10, 29 and 31, map of. *Comptroller's Office*: Case (*Hamilton*) No. 8.
- Totten and Crossfield's Purchase, Township 9, map and survey of Elm Lake or Rhinelander Farm. *Comptroller's Office*: Case (*Hamilton*) No. 26.
- Totten and Crossfield's Purchase, Township 9, map and field-notes of, surveyed by Messrs. A. Campbell and S. Tuttle, 1772. *State Engineer's Office*: Vol. B, p. 131.
- Totten and Crossfield's Purchase, Township 9, map of river lot, Road Tract, Elm Lake. *Comptroller's Office*: No. 913 (*New Series*).
- Totten and Crossfield's Purchase, Township 10, map of. *Comptroller's Office*: Case (*Hamilton*) No. 8.



- Totten and Crossfield's Purchase, Township 10, map and field-notes of, surveyed by Messrs. A. Campbell and S. Tuttle, 1772. *State Engineer's Office: Vol. B, p. 195.*
- Totten and Crossfield's Purchase, Townships 10 and 29, map of, by J. Francisco, 1883. *Forest Commission Office: No. 111.*
- Totten and Crossfield's Purchase, Townships 10 and 29, map of allotment. *State Engineer's Office: Case 2, No. 52.*
- Totten and Crossfield's Purchase, Townships 10 and 29, map of, surveyed by B. Wells, 1796. *Office of Secretary of State: Field-book, Vol. 1, p. 40.*
- Totten and Crossfield's Purchase, Township 10, survey of North-East corner of. *Comptroller's Office: No. 838 (New Series); case (Hamilton) No. 24.*
- Totten and Crossfield's Purchase, Townships 10 and 21, map of, Harrison and Margaretta. *Office of Secretary of State: Portfolio, No. 141.*
- Totten and Crossfield's Purchase, Townships 10, 11, 12, 29 and 31, map of. *Comptroller's Office: No. 664 (New Series).*
- Totten and Crossfield's Purchase, Townships 10 and 29, map of. *Comptroller's Office: No 164 (Old Series).*
- Totten and Crossfield's Purchase, Townships 10 and 29, map of. *Comptroller's Office: No. 935 (New Series).*
- Totten and Crossfield's Purchase, Townships 10 and 29, field-notes of divisions of, 1797. *Office of Secretary of State: Field-book, Vol. 24, p. 7.*
- Totten and Crossfield's Purchase, Townships 10 and 29, field-book of, 1797. *Forest Commission Office.*
- Totten and Crossfield's Purchase. Townships 10 and 29, original field-notes of, 1797. *County Clerk's Office, Herkimer, N. Y.*
- Totten and Crossfield's Purchase, Townships 10 and 29, map of Lots 1, 2 and 3. *Comptroller's Office: No. 913 (New Series).*
- Totten and Crossfield's Purchase, Townships 10 and 29, map of Lots 3, 4 and 7. *Comptroller's Office: No. 131 (New Series).*
- Totten and Crossfield's Purchase, Townships 10 and 29, survey of Lots 2, 3 and 13, third allotment. *Comptroller's Office: No. 838 (New Series); case (Hamilton) No. 24.*
- Totten and Crossfield's Purchase, Township 11, field-notes of survey of, by Israel Thompson. *State Engineer's Office: Field-book, Vol. 35, p. 412.*
- Totten and Crossfield's Purchase, Township 11, map and field-notes of, surveyed by Israel Thompson, 1772. *State Engineer's Office: Vol. B, p. 13.*

- Totten and Crossfield's Purchase. Map of the Gore between Dartmouth Patent and Township 11, by John Richards, Deputy Surveyor, 1822; also one of the North gore, by John Richards, 1822; and one of the Gore lying between Townships 29 and 31, Totten and Crossfield's Purchase, by John Richards, Deputy Surveyor, 1822. *State Engineer's Office: No. 251.*
- Totten and Crossfield's Purchase, Township 11 and Dartmouth Patent, map and field-notes of gore between. *Office of Secretary of State: Field-book, Vol. 44, p. 323. Map, portfolio, No. 308.*
- Totten and Crossfield's Purchase, Township 11, map of. *Comptroller's Office: No. 176 (Old Series).*
- Totten and Crossfield's Purchase, Townships 11, 12, 29 and 31, map of. *Comptroller's Office: No. 664 (New Series).*
- Totten and Crossfield's Purchase, Townships 11, 12, 13, 14, 29 and 31, map of. *Comptroller's Office: Case (Hamilton) No. 8.*
- Totten and Crossfield's Purchase, Township 12, map and field-notes of, by Israel Thompson, 1772. *State Engineer's Office: Field-book, Vol. B, p. 21.*
- Totten and Crossfield's Purchase, Township 12, field-notes of survey of. *State Engineer's Office: Field-book, Vol. 35, p. 400.*
- Totten and Crossfield's Purchase, Township 12, map of. *Comptroller's Office: No. 133 (Old Series).*
- Totten and Crossfield's Purchase, Township 12, map of. *Comptroller's Office: No. 223 (Old Series).*
- Totten and Crossfield's Purchase, Township 12, map of North  $\frac{1}{2}$  of. *Comptroller's Office: Case (Hamilton) No. 18.*
- Totten and Crossfield's Purchase, Townships 12, 13, 29 and 31, map of. *Comptroller's Office: No. 664 (New Series).*
- Totten and Crossfield's Purchase, Townships 12 and 14, map of Gore between. *Comptroller's Office: No. 223 (Old Series).*
- Totten and Crossfield's Purchase, Townships 12 and 14, map and field-notes of Gore between, surveyed by J. Richards. *Office of Secretary of State: Field-book, Vol. 44, p. 273. Map, portfolio, No. 309.*
- Totten and Crossfield's Purchase, Township 13, map of. *Comptroller's Office: No. 209 (Old Series).*
- Totten and Crossfield's Purchase, Township 13, field-notes of survey of. *State Engineer's Office: Field-book, Vol. 35, p. 388.*
- Totten and Crossfield's Purchase, Township 13, map and field-notes of, by Israel Thompson, 1772. *State Engineer's Office: Field-book, Vol. B, p. 29.*



- Totten and Crossfield's Purchase, Township 14, map and field-notes of, by Israel Thompson, 1772. *State Engineer's Office: Field-book, Vol. B, p. 37.*
- Totten and Crossfield's Purchase, Township 14, field-notes of survey of, by Israel Thompson. *State Engineer's Office: Field-book, Vol. 35, p. 415.*
- Totten and Crossfield's Purchase, Township 14, map of. *Comptroller's Office: No. 23 (Old Series); case (Essex) No. 16.*
- Totten and Crossfield's Purchase, Townships 14 and 25, map of. *Comptroller's Office: No. 660 (New Series).*
- Totten and Crossfield's Purchase, Township 14, map of North  $\frac{1}{2}$  and South-East  $\frac{1}{4}$  of, showing county line. *Comptroller's Office: No. 848 (New Series).*
- Totten and Crossfield's Purchase, Township 14, map of South-East  $\frac{1}{4}$  of. *Comptroller's Office: Case (Essex) No. 18.*
- Totten and Crossfield's Purchase, Township 15, map of. *Comptroller's Office: No. 933 (New Series).*
- Totten and Crossfield's Purchase, Township 15, field-notes of survey of, by Joseph Crane. *State Engineer's Office: Field-book, Vol. 35, p. 393.*
- Totten and Crossfield's Purchase, Township 15, map and field-notes of, surveyed by Israel Thompson, 1772. *State Engineer's Office: Vol. B, p. 45.*
- Totten and Crossfield's Purchase, Township 16, field-notes of survey of, by Israel Thompson. *State Engineer's Office: Field-book, Vol. 35, p. 384.*
- Totten and Crossfield's Purchase, Township 16, map and field-notes of, surveyed by Israel Thompson, 1772. *State Engineer's Office: Vol. B, p. 51.*
- Totten and Crossfield's Purchase, Township 16, map of North  $\frac{1}{2}$  of, showing property of Adirondack Preserve Association. *Forest Commission Office: No. 83.*
- Totten and Crossfield's Purchase, Township 17, map and field-notes of, surveyed by Israel Thompson, 1772. *State Engineer's Office: Vol. B, p. 59.*
- Totten and Crossfield's Purchase, Township 17, map of. *Comptroller's Office: Case (Hamilton) No. 19.*
- Totten and Crossfield's Purchase, Township 18, map of. *Comptroller's Office: No. 135 (New Series).*
- Totten and Crossfield's Purchase, Township 18, map of. *Comptroller's Office: Case (Hamilton) No. 21.*

- Totten and Crossfield's Purchase, Township 18, map of North  $\frac{2}{3}$  of, showing County line. *Comptroller's Office: No. 768 (New Series).*
- Totten and Crossfield's Purchase, Township 18, field notes of survey of, by Israel Thompson. *State Engineer's Office: Field-book, Vol. 35, p. 396.*
- Totten and Crossfield's Purchase, Township 18, map and field-notes of, surveyed by Israel Thompson, 1772. *State Engineer's Office: Vol. B, p. 67.*
- Totten and Crossfield's Purchase, Township 18, map of. *State Library, Albany, N. Y.: State Hall Maps, No. 36.*
- Totten and Crossfield's Purchase, Township 18, map of Lots 4, 5, 17, 18, 28, 29, 38, 51, 52, 58, 59. *Comptroller's Office: Case (Essex) No. 27.*
- Totten and Crossfield's Purchase, Township 18, map of Lots 22, 23 and 24, South  $\frac{1}{3}$  of Township. *Comptroller's Office: Case (Essex) No. 27.*
- Totten and Crossfield's Purchase, Township 18, map of Lots 25, 62, 63, North  $\frac{2}{3}$  of Township. *Comptroller's Office: Case (Essex) No. 26.*
- Totten and Crossfield's Purchase, Township 18, survey of Lots 35, 36, 37, 52, 56, 58, North  $\frac{2}{3}$  of Township. *Comptroller's Office: Case (Hamilton) No. 30.*
- Totten and Crossfield's Purchase, Township 18, survey of Lots 53, 54, 55, North  $\frac{2}{3}$  of Township. *Comptroller's Office: Case (Hamilton) No. 28.*
- Totten and Crossfield's Purchase, Township 19, map and field-notes of, surveyed by Israel Thompson, 1772. *State Engineer's Office: Vol. B, p. 75.*
- Totten and Crossfield's Purchase, Township 19, map of. *Comptroller's Office: Case (Hamilton) No. 38.*
- Totten and Crossfield's Purchase, Township 20, map of. *Comptroller's Office: No. 136 (New Series); case (Hamilton) No. 11 $\frac{1}{2}$ .*
- Totten and Crossfield's Purchase, Township 20, map of. *Comptroller's Office: Case (Hamilton) No. 23.*
- Totten and Crossfield's Purchase, Townships 20, 28 and 50, map of. *Comptroller's Office: No. 656 (New Series); case (Essex) No. 19.*
- Totten and Crossfield's Purchase, Township 20, map and field-notes of, surveyed by Israel Thompson, 1772. *State Engineer's Office: Vol. B, p. 83.*
- Totten and Crossfield's Purchase, Township 20, field-notes of survey of, by Moses Crane. *State Engineer's Office: Field-book, Vol. 35, p. 419.*



- Totten and Crossfield's Purchase, Township 20. Certificate in favor of William Bishop and others for 24,000 acres of land in Tryon County, to be called the township of Markham; March 23, 1774. MS. *State Library, Albany, N. Y.*
- Totten and Crossfield's Purchase, Township 20, map of, by William Markham, Duncan Campbell, and Thomas Hobson, 1774. *State Engineer's Office: No. 172.*
- Totten and Crossfield's Purchase, Townships 21 and 10, map of, Margaretta and Harrison. *Office of Secretary of State: Portfolio, No. 141.*
- Totten and Crossfield's Purchase, Township 21, map of. *Forest, Commission Office: No. 89.*
- Totten and Crossfield's Purchase, Township 21, map and field-notes of, surveyed by Israel Thompson, 1772. *State Engineer's Office: Vol. B, p. 91.*
- Totten and Crossfield's Purchase, Township 21, map of, showing lots in Long Lake. *Comptroller's Office: Case (Hamilton) No. 36.*
- Totten and Crossfield's Purchase, Township 22, map and field-notes of, surveyed by Israel Thompson, 1772. *State Engineer's Office: Vol. B, p. 99.*
- Totten and Crossfield's Purchase, Township 22, plan of South  $\frac{1}{2}$  of, by John Richards, 1811. *County Clerk's Office, Fonda, N. Y.*
- Totten and Crossfield's Purchase, Township 22, map of North  $\frac{1}{2}$  of. *Comptroller's Office: No. 979 (New Series); case (Hamilton) No. 18.*
- Totten and Crossfield's Purchase, Township 22, map of South  $\frac{1}{2}$  of. *Comptroller's Office: No. 138 (New Series); Case (Hamilton) No. 25.*
- Totten and Crossfield's Purchase, Township 22, map of South  $\frac{1}{2}$  of. *Forest Commission Office: No. 110.*
- Totten and Crossfield's Purchase, Township 22, map of allotment of South  $\frac{1}{2}$  of. *Forest Commission: No. 14.*
- Totten and Crossfield's Purchase, Township 23 and adjacent lands map of, by John Richards, Deputy Surveyor, January, 1817. *State Engineer's Office: No. 10.*
- Totten and Crossfield's Purchase, Township 23 and adjoining triangle, field-notes of. *State Engineer's Office: Field-book, Vol. 21, p. 1.*
- Totten and Crossfield's Purchase, Township 23, map and field-notes of triangle North of Township 22. *Office of Secretary of State: Field-book, Vol. 4, pp. 1, 61. Map, portfolio, No. 229.*
- Totten and Crossfield's Purchase, Township 23, map of. *Comptroller's Office: No. 244 (New Series).*

- Totten and Crossfield's Purchase, Township 24, map of, Warren County, 1773. *State Engineer's Office*: No. 239.
- Totten and Crossfield's Purchase, Township 24, map and field-notes of part of, surveyed by J. Richards, 1836. *Office of Secretary of State*: *Field-book*, Vol. 49, p. 181. *Map, deed-book*, Vol. 22, p. 179; *portfolio*, No. 173.
- Totten and Crossfield's Purchase, Township 24, map of. *Comptroller's Office*: No. 177 (*Old Series*).
- Totten and Crossfield's Purchase, Township 24, map of Gore North of. *Comptroller's Office*: No. 177 (*Old Series*).
- Totten and Crossfield's Purchase, Township 24. *Office of Secretary of State*. (See original field-book in bundle filed "Totten and Crossfield.")
- Totten and Crossfield's Purchase, Township 24, map of, as subdivided with the names of the several proprietors. *State Library, Albany, N. Y.*: *State Hall Maps*, No. 21.
- Totten and Crossfield's Purchase, Township 24, field-notes of. *State Engineer's Office*: *Field-book*, Vol. 45, p. 230.
- Totten and Crossfield's Purchase, Township 24, field-book of division into 60 lots, by Israel Thompson, 1773. *State Engineer's Office*: *Case 2*, No. 52.
- Totten and Crossfield's Purchase, Township 24, map and field-notes of Lots 37 and 38, by George Webster, 1803. *State Engineer's Office*: *Case 2*, No. 52.
- Totten and Crossfield's Purchase, Township 24, map of, showing allotment into 60 lots. *State Engineer's Office*: *Portfolio I*.
- Totten and Crossfield's Purchase, Township 25, field-notes of survey of, by Israel Thompson. *State Engineer's Office*: *Field-book*, Vol. 35, p. 408.
- Totten and Crossfield's Purchase, Township 25, map of. *Comptroller's Office*: No. 36 (*Old Series*).
- Totten and Crossfield's Purchase, Township 25, map of. *Comptroller's Office*: No. 660 (*New Series*).
- Totten and Crossfield's Purchase, Township 25, field-notes of Thorn's Survey of North part of. *State Engineer's Office*: *Field-book*, Vol. 10, p. 210.
- Totten and Crossfield's Purchase, Township 25, map and field-notes of part of, surveyed by S. Thorn, 1808. *Office of Secretary of State*: *Field-book*, Vol. 12, p. 226. *Map, field-book*, Vol. 12, p. 227.
- Totten and Crossfield's Purchase, Township 25, Dominick's Survey of South-East  $\frac{1}{4}$  of. *Comptroller's Office*: No. 608 (*New Series*).
- Totten and Crossfield's Purchase, Township 25, Thorn's Survey. *Comptroller's Office*: No. 133 (*New Series*).



- Totten and Crossfield's Purchase, Township 25, map of outlines of Bailey's Survey, by Thomas Machin, 1772. *State Engineer's Office: Case 2, No. 52.*
- Totten and Crossfield's Purchase, Township 25, map of the West part of, Bailey's Patent; a copy by P. Hooker, May 5, 1833. *State Library, Albany, N. Y.*
- Totten and Crossfield's Purchase, Township 25, map and field-notes of, surveyed by Israel Thompson, 1772. *State Engineer's Office: Vol. B, p. 107.*
- Totten and Crossfield's Purchase, Township 25, map of South-East  $\frac{1}{4}$  of, showing county line. *Comptroller's Office: No. 659 (New Series).*
- Totten and Crossfield's Purchase, Townships 25 and 30, map of. *Comptroller's Office: No. 736 (New Series).*
- Totten and Crossfield's Purchase, Township 26, map of. *Comptroller's Office: No. 132 (New Series).*
- Totten and Crossfield's Purchase, Township 26, map of. *Comptroller's Office No. 141 (New Series).*
- Totten and Crossfield's Purchase, Township 26, field-notes of. *State Engineer's Office: Field-book, Vol. 43, p. 469.*
- Totten and Crossfield's Purchase, Township 26, map and field-notes of, surveyed by Israel Thompson, 1772. *State Engineer's Office: Vol. B, p. 115.*
- Totten and Crossfield's Purchase, Township 26, map of, surveyed by John Richards. Copied by Daniel Ewen, City Surveyor, New York, June, 1821. *Office of M. T. & L. G. Hun, Albany, N. Y.*
- Totten and Crossfield's Purchase, Township 26, survey of Lot 9. *Comptroller's Office: Case (Essex) No. 41.*
- Totten and Crossfield's Purchase, Township 27. Return of survey of Ord's 5,000 acres. *State Engineer's Office: Case 2, No. 12.*
- Totten and Crossfield's Purchase, Township 27, field-notes of North part of. *State Engineer's Office: Field-book, Vol. 18, p. 119.*
- Totten and Crossfield's Purchase, Township 27, field-notes of South-East part of, Thorn's Survey. *State Engineer's Office: Field-book, Vol. 10, p. 268.*
- Totten and Crossfield's Purchase, Township 27, map of Richard's survey of part of. *Forest Commission Office: No. 29.*
- Totten and Crossfield's Purchase, Township 27 (Tiviotdale) and Township 28, map of. *State Engineer's Office: No. 235.*
- Totten and Crossfield's Purchase, Township 27, outline map of Ord's Patent. *State Engineer's Office: Portfolio A, No. 1.*

- Totten and Crossfield's Purchase, Township 27, map of a North part of, surveyed by John Richards. *State Engineer's Office*: No. 141.
- Totten and Crossfield's Purchase, Township 27, map and field-notes of north-easterly part of, surveyed by J. Richards, 1809. *Office of Secretary of State*: *Field-book*, Vol. 8, p. 155. *Map, portfolio*, No. 200.
- Totten and Crossfield's Purchase, Township 27, map and field-notes of south-easterly part of, surveyed by S. Thorn, 1808. *Office of Secretary of State*: *Field-book*, Vol. 12, p. 268. *Map, field-book*, Vol. 12, p. 270.
- Totten and Crossfield's Purchase, Township 27. Patent to Lieut -Col. Ord for 5,000 acres of land in Tryon County, being part of the Totten and Crossfield Purchase; January 31, 1775. MS. *State Library, Albany, N. Y.*
- Totten and Crossfield's Purchase, Township 27. Certificate in favor of Thomas Ord, Lieut.-Col. of Artillery, for 5,000 acres of land in Tryon County; January 4, 1775. MS. *State Library, Albany, N. Y.*
- Totten and Crossfield's Purchase, Township 27. Boundaries of Col. Ord's 5,000 acres. *State Engineer's Office*: *Field-book*, Vol. 35, p. 293.
- Totten and Crossfield's Purchase, Township 27. Boundaries of Col. Cleaveland's 5,000 acres. *State Engineer's Office*: *Field-book*, Vol. 35, p. 293.
- Totten and Crossfield's purchase, Township 27. Boundaries of Major Rutherford's 5,000 acres. *State Engineer's Office*: *Field-book*, Vol. 35, p. 293.
- Totten and Crossfield's Purchase, Township 27. Boundaries of Major Balfour's 5,000 acres. *State Engineer's Office*: *Field-book*, Vol. 35, p. 295.
- Totten and Crossfield's Purchase, Township 27, map of outlines and allotments of. *State Engineer's Office*: *Case 2*, No. 52.
- Totten and Crossfield's Purchase, Township 27, Richards' Survey of Lot 37. *Comptroller's Office*: *Case (Essex)* No. 25.
- Totten and Crossfield's Purchase, Township 27, Thorn's Survey of Lot 15. *Comptroller's Office*: *Case (Essex)* No. 52.
- Totten and Crossfield's Purchase, Township 27, Thorn's Survey of Lot 50. *Comptroller's Office*: *Case (Essex)* No. 26.
- Totten and Crossfield's Purchase, Township 27, Thorn's Survey of Lot 70. *Comptroller's Office*: *Case (Essex)* No. 25.
- Totten and Crossfield's Purchase, Township 28, map of. (Parallelogram.) *Comptroller's Office*: *Case (Essex)* No. 52.
- Totten and Crossfield's Purchase, Township 28, map of. *Comptroller's Office*: No. 120 (*Old Series*); No. 656 (*New Series*); *case (Essex)* No. 19.



Totten and Crossfield's Purchase, Township 28, draft of. *State Engineer's Office : Portfolio I.*

Totten and Crossfield's Purchase, Township 28, map of. *State Engineer's Office : Case 2, No. 52.*

Totten and Crossfield's Purchase, Township 28, field-notes of outlines and allotment of, by Moses Crane, 1773. *State Engineer's Office : Case 2, No. 52.*

Totten and Crossfield's Purchase, Township 28, survey of Lot 6. *Comptroller's Office : Case (Essex) No. 33.*

Totten and Crossfield's Purchase, Township 28, map of Lots 6, 10, 11 and 17. *Comptroller's Office : Case (Essex) No. 24.*

Totten and Crossfield's Purchase, Township 28, map of Lot 42. *Comptroller's Office : Case (Essex) No. 25.*

Totten and Crossfield's Purchase, Township 28, map of Lots 84 to 96, inclusive. *Comptroller's Office : Case (Essex) No. 52.*

Totten and Crossfield's Purchase, Township 29. (*See Townships 10 and 29.*)

Totten and Crossfield's Purchase, Township 29, map of part of. *Comptroller's Office : No. 176 (Old Series).*

Totten and Crossfield's Purchase, Townships 29 and 31, map of. *Comptroller's Office : No. 664 (New Series).*

Totten and Crossfield's Purchase, Townships 29 and 31, map of. *Comptroller's Office : Case (Hamilton) No. 8.*

Totten and Crossfield's Purchase, Townships 29 and 31, map and field-notes of gore between. *Office of the Secretary of State : Field-book, Vol. 44, p. 307. Map, portfolio, No. 307.*

Totten and Crossfield's Purchase, Township 30, map of. *Comptroller's Office : No. 736 (New Series) ; case (Essex) No. 20.*

Totten and Crossfield's Purchase, Township 30, field-notes of. *State Engineer's Office : Field-book, Vol. 43, p. 469.*

Totten and Crossfield's Purchase, Township 30, map and field-notes of, surveyed by Israel Thompson, 1772. *State Engineer's Office : Vol. B, p. 123.*

Totten and Crossfield's Purchase, Township 31, map of. *Comptroller's Office : No. 15 (New Series).*

Totten and Crossfield's Purchase, Township 31, map of. *Comptroller's Office : No. 140 (New Series) ; case (Hamilton) No. 27.*

Totten and Crossfield's Purchase, Township 31, map of. *Office of Secretary of State : Deed-book, Vol. 25, p. 221.*

Totten and Crossfield's Purchase, Township 31, map of allotment of. *Forest Commission Office : No. 13.*

- Totten and Crossfield's Purchase, Township 32, map of, surveyed to establish South line of Township, by Daniel Lynch, 1888. *State Engineer's Office* : No. 531.
- Totten and Crossfield's Purchase, Township 32, map and field-notes of, surveyed by Messrs. A. Campbell and S. Tuttle, 1772. *State Engineer's Office* : Vol. B, p. 203.
- Totten and Crossfield's Purchase, Township 32, map of. *Comptroller's Office* : Case (Hamilton) No. 29.
- Totten and Crossfield's Purchase, Townships 32 and 33, map of. *Comptroller's Office* : Case (Hamilton) No. 31.
- Totten and Crossfield's Purchase, Township 32, map of South-East  $\frac{1}{4}$  of. *Forest Commission Office* : No. 112.
- Totten and Crossfield's Purchase, Township 32, map of Lots 6 and 7. *Comptroller's Office* : Case (Hamilton) No. 39.
- Totten and Crossfield's Purchase, Township 33, map and field-notes of, surveyed by Messrs. A. Campbell and S. Tuttle, 1772. *State Engineer's Office* : Vol. B, p. 211.
- Totten and Crossfield's Purchase, Township 33, map of. *Comptroller's Office* : No. 1003 (New Series).
- Totten and Crossfield's Purchase, Township 33, map and survey of Lot 6. *Comptroller's Office* : Case (Hamilton) No. 32.
- Totten and Crossfield's Purchase, Township 33, map of lots in North-East corner of. *Comptroller's Office* : Case (Hamilton) No. 40.
- Totten and Crossfield's Purchase, Township 34, map of Lots A, B, C, D, E, F, and G. *Comptroller's Office* : Case (Hamilton) No. 41.
- Totten and Crossfield's Purchase, Township 35, map of. *Comptroller's Office* : No. 976 (New Series) ; case (Hamilton) No. 33.
- Totten and Crossfield's Purchase, Township 35, map and field-notes of, surveyed by Messrs. A. Campbell and S. Tuttle, 1772. *State Engineer's Office* : Vol. B, p. 219.
- Totten and Crossfield's Purchase, Township 36, map of. *Comptroller's Office* : Case (Hamilton) No. 33.
- Totten and Crossfield's Purchase, Township 37, map of. *Comptroller's Office* : No. 246 (New Series).
- Totten and Crossfield's Purchase, Township 37, map of, by John Richards, Deputy Surveyor, 1821. *State Engineer's Office* : No. 35.
- Totten and Crossfield's Purchase, Township 37, map and field notes of 118 lots in. *Office of Secretary of State* : Field-book, Vol. 48, p. 151. Map, portfolio, No. 260.
- Totten and Crossfield's Purchase, Township 37, field notes of. *State Engineer's Office* : Field-book, Vol. 2, p. 280.



- Totten and Crossfield's Purchase, Township 38, map of. *Forest Commission Office* : No. 71.
- Totten and Crossfield's Purchase, Township 38, map of. (Reduced copy of map filed in County Clerk's Office, Fonda, N. Y.) *State Engineer's Office* : No. 499.
- Totten and Crossfield's Purchase, Township 38, map and field-notes of, surveyed by Messrs. A. Campbell and S. Tuttle, 1772. *State Engineer's Office* : Vol. B, p. 163.
- Totten and Crossfield's Purchase, Township 38, field-notes of triangle North of. *State Engineer's Office* : *Field-book*, Vol. 2, p. 242.
- Totten and Crossfield's Purchase, Township 38, map of South-East  $\frac{1}{4}$  of. *Comptroller's Office*: *Case (Hamilton)* No. 20.
- Totten and Crossfield's Purchase, Township 38, map of subdivisions of, filed 1848. *County Clerk's Office*, Fonda, N. Y.
- Totten and Crossfield's Purchase, Township 38, map of Sergeant Tract. *Comptroller's Office* : No. 256 (*New Series*).
- Totten and Crossfield's Purchase, Township 38, map of triangle North of. *Comptroller's Office* : No. 248 (*New Series*).
- Totten and Crossfield's Purchase, Township 38, map and field-notes of 46 lots in triangle North of. *Office of Secretary of State* : *Field-book*, Vol. 48, p. 125. *Map, portfolio*, No. 261.
- Totten and Crossfield's Purchase, Township 39, map of. *Comptroller's Office* : No. 250 (*New Series*).
- Totten and Crossfield's Purchase, Township 39, map of, by John Richards, Deputy Surveyor, 1821. *State Engineer's Office* : No. 36.
- Totten and Crossfield's Purchase, Township 39, map and field-notes of 154 lots in. *Office of Secretary of State* : *Field-book*, Vol. 48, p. 215. *Map, portfolio*, No. 259.
- Totten and Crossfield's Purchase, Township 40, map of. *Comptroller's Office* : *Case (Hamilton)* No. 35.
- Totten and Crossfield's Purchase, Township 40, map of. *Forest Commission Office* : No. 16.
- Totten and Crossfield's Purchase, Township 40, map of Racquette Lake. *Comptroller's Office* : No. 469 (*New Series*).
- Totten and Crossfield's Purchase, Township 40, map and field-notes of, surveyed by Messrs. A. Campbell and S. Tuttle, 1772. *State Engineer's Office* : Vol. B, p. 155.
- Totten and Crossfield's Purchase, Township 40, map of, and of Racquette Lake, by M. R. Sutton. *Forest Commission Office* : No. 68.
- Totten and Crossfield's Purchase, Township 40, map of Racquette Lake, showing survey of Bluff Point. *State Engineer's Office* : No. 503.

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- Totten and Crossfield's Purchase, Township 40, two maps of, showing Racquette Lake and the two allotments of said township. *State Engineer's Office : No. 500.*
- Totten and Crossfield's Purchase, Township 40, map of, showing subdivisions 5 and 6 of Great Lot 22, by Harry Richards, 1882. *State Engineer's Office : No. 501.*
- Totten and Crossfield's Purchase, Township 40, map of subdivisions of Great Lots 23 and 24, Raquette Lake. *State Engineer's Office : No. 498.*
- Totten and Crossfield's Purchase, Township 42, map of, by John Richards, Deputy Surveyor, February 12, 1816. *State Engineer's Office : No. 6.*
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- Totten and Crossfield's Purchase, Township 44, map of subdivisions of Great Lot 2. *Forest Commission Office: No. 61.*
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- Totten and Crossfield's Purchase, Township 44, map showing subdivisions of Lot 9. *Comptroller's Office: No. 944 (New Series).*
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- Totten and Crossfield's Purchase, Township 46, field-notes of outlines and allotment, by Moses Crane, 1786. *State Engineer's Office: Case 2, No. 52.*
- Totten and Crossfield's Purchase, Township 46, map of Lots 2, 38, 39, 61. *Comptroller's Office: Case (Essex) No. 36.*
- Totten and Crossfield's Purchase, Township 46, map of Lots 32, 33, 60 and 82, *Comptroller's Office: Case (Essex) No. 26.*
- Totten and Crossfield's Purchase, Township 46, map of Lot 41. *Comptroller's Office: Case (Essex) No. 40.*
- Totten and Crossfield's Purchase, Township 47, map of. *Comptroller's Office: Case (Essex) No. 51.*
- Totten and Crossfield's Purchase, Township 47, map of an allotment evidently obsolete. No date. *State Engineer's Office: Case 2, No. 52.*
- Totten and Crossfield's Purchase, Township 48, map of. *Comptroller's Office: Case (Essex) No. 23.*
- Totten and Crossfield's Purchase, Townships 48 and 49, map of. *Comptroller's Office: No. 725 (New Series).*
- Totten and Crossfield's Purchase, Township 49, map of. *Comptroller's Office: No. 3 (Old Series); case (Essex) No. 7.*
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- Totten and Crossfield's Purchase, Township 50, field-notes of. *State Engineer's Office: Field-book, Vol. 18, p. 1.*
- Totten and Crossfield's Purchase, field-notes of 7,740 acres lying South of Township 12, Old Military Tract, being a gore called

"Gore Around Lake Colden," surveyed by J. Richards, 1833.  
*Office of Secretary of State : Field-book, Vol. 49, p. 24.*

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Totten and Crossfield's Purchase, Township 51, map of, being a triangle, lying North of Township 38, by John Richards, Deputy Surveyor, 1821. *State Engineer's Office : No. 34.*

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## W.

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- ties of Herkimer and Washington. *State Engineer's Office: Case 2, No. 32, packages 1 and 2.*
- Warren and Saratoga Counties, field-notes of county line between, by Seth C. Baldwin, 1798. *State Engineer's Office: Case 2, No. 32, package 4.*
- Warren and Essex Counties, map and field-notes of division line run in 1884. *Office of Secretary of State: Field-book, Vol. 53, p. 397. Map, portfolio, No. 346.*
- Warren and Essex Counties. Robert Cochran's field-book of the county line West from Rogers' Rock, 1796. *State Engineer's Office: Case 2, No. 32, packages 7 and 8. Also Moxgam's completion of Cochran's line.*
- Warrenburgh Tract, Warren County, map of. *Comptroller's Office No. 478 (New Series).*
- Warrenburgh Tract, field-notes of. *State Engineer's Office: Field-book, Vol. 11, p. 236.*
- Warrenburgh Tract. Map of the two tract of unappropriated land in Warren county, one in the towns of Bolton and Hague, called Tongue Mountain Tract, and is surveyed and laid out into 52 lots; and the other in the town of Warrenburgh, called Warrenburgh Tract, and is surveyed and laid out into 22 lots. Done by order of Simeon DeWitt, Esq., Surveyor-General, by S. D. Kellogg, Deputy-Surveyor, 1815. *State Engineer's Office: No. 5.*
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- Watson's East Triangle, Lewis County, map of Lots 1, 2, 3 and 21. *Comptroller's Office: No. 742 (New Series).*
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- Wells, Hamilton County, map of town of, showing change of town line. *Office of Secretary of State: Town Line Book, Vol. 2, p. 23.*
- Wells, Hamilton County, old survey of town of. No date. *State Engineer's Office: Case 2, Nos. 35, 100.*
- Wells, Hamilton County, map of South and West part of town of, showing town line. *Comptroller's Office: No. 810 (New Series).*
- Westport and Elizabethtown, Essex County, map of towns of, showing change of town line. *Office of Secretary of State: Town Line Book, Vol. 2, p. 44.*
- West Turin, Lewis County, map of town of. *Comptroller's Office: No. 193 (New Series).*
- West Turin, Lewis County, map of Township 1. *Comptroller's Office: Case (Lewis) No. 7.*
- Whiteface Mountain Tract, Essex County, map of. *Comptroller's Office: No. 465 (New Series).*
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- Whiteface Mountain Tract, field-notes of. *State Engineer's Office: Field-book, Vol. 7, p. 642.*
- Whiteface Mountain Tract. Map of the Jay Tract, being the North-West part of Township 2, and also of Whiteface Mountain Tract, being the South-East part of Township 11, Old Military Tract, by John Richards, Deputy Surveyor, 1815. *State Engineer's Office: No. 149.*
- Whiteface Mountain Tract, Essex County, map and field-notes of, being the South part of Township 11, Old Military Tract, surveyed 1814. *Office of Secretary of State: Field-book, Vol. 14, p. 183. Map, portfolio, No. 102.*

- White Lake Reservoir, map of, 1880. *State Engineer's Office: Canals C, Roll 634.*
- Wilmurt, map of town of, by D. C. Wood. *County Clerk's Office, Herkimer, N. Y.: No. 54.*
- Woodhull Lake Reservoir, Herkimer County, map of, 1854. *State Engineer's Office: Canals B, Roll 609.*
- Woodhull, Little, Reservoir, Herkimer County, map of, 1881. *State Engineer's Office: Canals A, Roll 631.*
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- Woodhull Tract, Herkimer and Oneida Counties, map of. *Comptroller's Office: No. 10 (Old Series).*
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- Woodhull Tract, map of Lots 13, 21 and 28, by G. H. Montague, 1847. *County Clerk's Office, Utica, N. Y.: Book 4, p. 48.*
- Woodhull Tract, map of Lot 19, by G. Jones, 1866. *County Clerk's Office, Utica, N. Y.: Book 5, maps 13, 23.*
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- Woodhull Tract, map of Lot 29, by G. Jones, 1865. *County Clerk's Office, Utica, N. Y.: Book 9, p. 29.*
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- Woodhull Tract, Oneida County, map of Lot 38. *Comptroller's Office: No. 139 (New Series).*



- Woodhull Tract, Oneida County, survey of subdivision 2, Lot 47.  
*Comptroller's Office: Case (Oneida) No. 20.*
- Woodhull Tract, Oneida County, map of part of 102 acres, Lot 52.  
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- Woodhull Tract, Herkimer County, map of Lot 54. *Comptroller's Office: Case (Herkimer) No. 11.*
- Wright's Survey, North Side of Mohawk River, 1811, map of. *State Engineer's Office: Canals C, Roll 36.*

#### ATLASES.

List of atlases contained in the office of the Forest Commission:

- Burr's atlas of the State of New York.
- Clinton County atlas. (H. K. Averill, Jr.)
- Essex County atlas.
- Franklin County atlas.
- Fulton and Montgomery Counties atlas.
- Herkimer County atlas.
- Warren County atlas.

List of atlases contained in the office of the Comptroller:

- Burr's atlas of the State of New York, reprint of edition 1829.
- Clinton County atlas. (1869.)
- Franklin County atlas.
- Lewis County atlas.
- Oneida County atlas.
- Saratoga County atlas.
- St. Lawrence County atlas.
- Warren County atlas.
- Washington County atlas.

List of atlases contained in the State Library, Albany, N. Y.:

- Herkimer County atlas.
- Lewis County atlas.
- Montgomery County atlas.
- Saratoga County atlas.
- Warren County atlas.

Maps folded and in volumes, of the following counties, are contained in the State Library, Albany, N. Y.:

- Clinton County.
- Essex County.
- Fulton County.
- Franklin County.

Herkimer County.  
Lewis County.  
Montgomery County.  
Oneida County.  
St. Lawrence County.  
Saratoga County.  
Warren County.  
Washington County.

List of atlases contained in the office of the State Engineer and Surveyor:

Clinton County atlas.  
Franklin County atlas.  
Herkimer County atlas.  
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## CATSKILL PRESERVE.

- Babington Tract. *Office of Secretary of State: Landpapers, Vol. 26, pp. 85, 137; Vol. 39, p. 104.*
- Batavia and Katerskill, map and field-notes of towns of. *State Engineer's Office: Field-book, Vol. 5, p. 1. Map, No. 216.*
- Bedlington, map of Township of. *Office of Secretary of State: Deed-book, Vol. 37, p. 102.*
- Bedlington Township, map of southerly part of Great Lot 1, Delaware County. (Escheated.) *Office of Secretary of State: Field-book, Vol. 51, p. 37.*
- Bevier (Philip D.), map and field-notes of lands of, in town of Rochester, Ulster County. (Two books.) *Office of Secretary of State: Field-book, Vol. 32, p. 351. Map, portfolio, No. 49.*
- Bolton, Ulster County, map of lots in. *State Engineer's Office: Case 2, No. 45.*
- Bradley and Jarvis Tract, Ulster County, map of. *County Clerk's Office, Kingston, N. Y.: No. 184.*
- Bruyn's (E.) Tract, Rochester Patent, Sullivan and Ulster Counties, map of. *Comptroller's Office: No. 7 (New Series).*
- Butler (William), map of lands of, in Shawangunk. *Office of Secretary of State: Portfolio, No. 208.*
- Butler (William), field-notes of land in Delaware County, mortgaged by William Butler. *Office of Secretary of State: Field-book, Vol. 51, p. 255.*
- Butler (William), map and field-notes of land in Delaware County mortgaged by William Butler. *Office of Secretary of State: Field-book, Vol. 49, p. 31. Map, field-book, Vol. 49, p. 32.*
- Butler (William), map of 3,000 acres of, on North-East branch of the Susquehannah River. *Office of Secretary of State: Portfolio No. 120.*
- Butler and others, Tract near Shawangunk Mountains, map of. *State Engineer's Office: Portfolio H, No. 211.*
- Butler Tract in Great Lot 35, Hardenburgh Patent, map of. *State Engineer's Office: Case 2, No. 82.*
- Catskill Mountain Guide with map; showing where to walk and where to ride. Illustrated. Published by Walton Van Loon, Catskill, 1876, 24 p. 8°. *State Library, Albany, N. Y.*
- Catskill Mountains. Guide to rambles from the Catskill Mountain House, by a visitor. New York, 1858, 8 p. 18°. Pam. r. 2,510. *State Library, Albany, N. Y.*

- Catskill Mountains. The scenery of the Catskill Mountains as described by Irving, Cooper, Bryant, W. G. Clark, Willis, and other eminent writers. Catskill, 1864, 49 p. 8°. Pam. r. 2,087. *State Library, Albany, N. Y.*
- Catskills and Adirondacks, birdseye view of, by Walton Van Loon. *Forest Commission Office: No. 39.*
- Catskills, panorama of, by Van Loon. *Forest Commission Office: No. 70.*
- Catskill Mountain Region, map of, embracing parts of Delaware, Sullivan, Ulster and Greene Counties. *Forest Commission Office: No. 19.*
- Catskill Patent, map and field-notes of partition of, 1767, (two books). *Office of Secretary of State: Field-book, Vol. 21, p. 435. Map, portfolio, No. 76.*
- Catskill, Windham and (Old Patents) map of, *State Engineer's Office: No. 195.*
- Catskill, map of. *State Engineer's Office: No. 369.*
- Catskill, division of, map of. *State Engineer's Office: No. 462.*
- Catskill, map of lands West of. *State Engineer's Office: Portfolio C, No. 133.*
- Catskill, Joseph Blanchard's land. *State Engineer's Office: Case 2, No. 80.*
- Cockburn's Survey in Greene County, 1805, between Katerskill and Batavia Patent, map and field-notes of. *Office of Secretary of State: Field-book, Vol. 22, p. 17. Map, portfolio, No. 43.*
- Cockburn's Survey in Greene County, cut off from South bounds of Van Bergen's 2d Tract, field-notes of. *Office of Secretary of State: Field-book, Vol. 22, p. 1.*
- Cockburn (William) Grant, Greene County, map of. *Comptroller's Office: No. 473 (New Series).*
- Conkling (Thompson and Conkling), map of the lands owned by, 1856, by J. W. Johnston, surveyor, showing Great Lots 13, 14, 15 and 16 in Hardenburgh Patent. *County Clerk's Office, Monticello, N. Y.*
- Decker, (Johannus C.), field-notes of partition of real estate of, Shawangunk, filed April 21, 1812. *County Clerk's Office, Kingston, N. Y.*
- Delaware County, the Burr map of, 1840; shows all the lots and patents in County. *In possession of W. G. Youmans & Son, Delhi, N. Y.; also on file in County Clerk's Office, Delhi, N. Y.*
- Delaware County, map of, drawn by Charles Hathaway. *Comptroller's Office: No number.*



- Delaware County, large map of. *State Library, Albany, N. Y.*
- Delaware, Sullivan County, map showing erection of town of, 1868.  
*Office of Secretary of State : Town Line Book, Vol. 2, p. 48.*
- Denning, Ulster County, map of town of. Copy from original map.  
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- Denning and Hardenburgh, maps of towns of, showing State lands therein. *Forest Commission Office : Nos. 24, 45, 63.*
- Denning and Hardenburgh, map showing town line between.  
*Comptroller's Office : Case (Ulster) No. 4.*
- Dies' Manor, field-notes of Gore South of. *State Engineer's Office : Field-book, Vol. 32, p. 177.*
- Dies' Manor, map and field-notes of land South and East of. *State Engineer's Office : Map 165, field-book, Vol. 3, p. 186.*
- Dies' Manor, correction of survey. *State Engineer's Office : Case 2, No. 45.*
- Dies' Manor, map and field-notes of Lot 12, South of Dies' Manor, towns of Durham and Broome, Greene County, by J. Kiersted.  
*Office of Secretary of State : Field-book, Vol. 42, p. 108. Map, field-book, Vol. 42, p. 125.*
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- DuBois (Philip), map of town of Rochester, granted to Philip DuBois, 1800. *County Clerk's Office, Kingston, N. Y. : No. 134.*
- DuBois (Philip) Tract, map of sundry patents in part of. *State Engineer's Office : No. 90.*
- DuBois (Philip) Tract, map of Lot 16. *County Clerk's Office, Kingston, N. Y. : No. 21.*
- Elting (Noah), field-book and map of the estate of, deceased, of New Paltz, Ulster County, N. Y., whereof partition is made in pursuance of rules of court, 1814. *County Clerk's Office, Kingston, N. Y. : Vol. 2.*
- Esopus, map of town of, with field-notes. *State Engineer's Office : No. 438.*
- Esopus, map of lands of James H. Sackett in town of. *Office of Secretary of State : Portfolio, No. 365.*
- Evans, Minisink and other Patents, map of outlines of. *Office of Secretary of State : Portfolio, No. 97.*
- Evans' Patent. *Office of Secretary of State : Landpapers. Vol. 7, pp. 1, to 11, inclusive, 13, 14, 17 to 22, inclusive, 24 to 42, inclusive, 46, 47, 50, 63, 64, 69, 70, 71, 78, 80 to 87, inclusive, 94, 97, 98, 99, 102, 103, 104, 105, 106, 108, 109, 119, 120, 125, 128, 130, 132; Vol. 8, pp. 169 to 187, inclusive; Vol. 19, pp. 105, 106, 107; Vol. 48, p. 57.*

- Evans' Patent, Delaware County, map of. *Comptroller's Office*: No. 174 (*Old Series*.)
- Evans' Patent, maps of vacant lands in. *State Engineer's Office*: Nos. 402, 409.
- Evans' Patent, map of, in town of Shawangunk. *State Engineer's Office*: *Portfolio B*, No. 130.
- Evans' 8,000 acre Tract, map of part of, 1722. *County Clerk's Office*, Kingston, N. Y.: No. 196.
- Evans' Tract, map of 5,000 acres, or part of the Evans' Tract, 1786. *County Clerk's Office*, Kingston, N. Y.; No. 36.
- Expense Lots 8 and 16, 19 and 20, map of; allotted by order of Commissioners, 1799. *County Clerk's Office*, Kingston, N. Y.: No. 16.
- Evans' Patent, map of Lot 40. *Comptroller's Office*: *Case (Hamilton)* No. 5.
- Evans' Patent, map of Lot 49. *Comptroller's Office*: *Case (Delaware)* No. 3.
- Fly (Great), in Greene and Ulster Counties, map of, surveyed 1842. *Office of Secretary of State*: *Portfolio*, No. 336.
- Franklin Patent, survey of rear lots, Lot 8, Great Lot 4. *Comptroller's Office*: *Case (Delaware)* No. 5.
- Fremont, Sullivan County, map showing erection of town of, 1851. *Office of Secretary of State*: *Town Line Book*, Vol. 1, p. 101.
- Gardiner, Ulster County, map of town of, showing establishment of northwesterly line adjoining the towns of Warwarsing and Rochester. *Office of Secretary of State*: *Town Line Book*, loose, 1884.
- Gerritse, Martin, and Others, map of Katskill Patent granted to Gerritse, Martin, and others in 1688, divided in 1767. *Office of Secretary of State*: *Portfolio* No. 76.
- Martin, Gerritse and Van Bergen, map of lands of. *State Engineer's Office*: *Portfolio B*, No. 194.
- Gore along Van Bergen's 3d Tract, South of Dies' Manor, field-notes of. *State Engineer's Office*: *Field-book*, Vol. 32, p. 177.
- Gore, Walton, Delaware County, map of. *Comptroller's Office*: No. 90 (*New Series*).
- Gore, Walton, Delaware County, map of Lot 10. *Comptroller's Office*: No. 869 (*New Series*).
- Greene County, atlas of. *Forest Commission Office*.
- Greene County, map of, showing State lands therein. *Forest Commission Office*: No. 37.
- Greene County, large map of. *State Library*, Albany, N. Y.
- Greene County, maps and field-books, removed from Albany County Clerk's Office to *County Clerk's Office*, Catskill, N. Y., by act of Legislature, 1881.



- Grote Transport, known as the "Philip Dubois Tract," map of. Copy of original survey, 1799 and 1800, by James Oliver. *County Clerk's Office, Kingston, N. Y.: No. 44.*
- Grote Transport, Ulster County, map of. *Forest Commission Office: No. 41.*
- Halcott, Greene County, map showing erection of town of, 1851. *Office of Secretary of State: Town Line Book, Vol. 1, p. 111.*
- Halcott, Lexington and Jewett, Greene County, map of towns of. *Office of Secretary of State: Town Line Book, Vol. 1, pp. 116, 119.*
- Halcott, Greene County, map of the town of, with boundaries of the new town proposed to be erected from the towns of Lexington and Hunter. Date and maker unknown. Shows also towns of Lexington, Hunter, Jewett and southern portion of Hardenburgh Patent, Great Lots 20, 21, 22, 23, 24 and 25. *County Clerk's Office, Catskill, N. Y.*
- Hamden, Livingston (P. V. B.) and others, or Wattless Patent, map of. *Comptroller's Office: No. 37 (Old Series).*
- Hardenburgh, map of town of, filed by J. N. Fiero, Jr. This map is a compilation of maps, especially of the town of Shandaken, by J. Kiersted, Jr., now on file in Comptroller's Office. *County Clerk's Office, Kingston, N. Y.: No. 240.*
- Hardenburgh and Denning, map of towns of, showing State and County lands therein. *Forest Commission Office: No. 24.*
- Hardenburgh and Denning, map of towns of, showing State lands therein. *Forest Commission Office: No. 63.*
- Hardenburgh and Denning, map of town line between. *Comptroller's Office: Case (Ulster) No. 4.*
- Hardenburgh Patent, map of the entire Patent, by William Cockburn, 1771, certified copy of one in Office of Secretary of State, by Archibald Campbell, Deputy Surveyor, 1845. *In possession of Judge Gleason, Delhi, N. Y.*
- Hardenburgh Patent. *Office of Secretary of State: Landpapers, Vol. 3, pp. 24, 41; Vol. 4, pp. 77, 91, 112, 115; Vol. 6, pp. 167, 186; Vol. 7, pp. 83, 84, 85; Vol. 8, p. 71; Vol. 27, p. 53; Vol. 40, pp. 124 to 130 inclusive, 137, 140 to 145 inclusive, 147 to 155 inclusive; Vol. 41, pp. 10 to 14 inclusive; Vol. 48, pp. 39, 57; Vol. 51, p. 32; Vol. 52, p. 28; Vol. 60, p. 55; Vol. 70, p. 28; Vol. 72, p. 28; Vol. 75, pp. 28, 177.*
- Hardenburgh Patent, map of. *State Engineer's Office: No. 140.*
- Hardenburgh Patent and parts of adjacent outlines, map of, surveyed by William Cockburn, 1771. *Office of Secretary of State: Portfolio, No. 42.*
- Hardenburgh Patent, map of, by Wooster and VanGolder. *Office of Secretary of State: Deed-book, Vol. 19, p. 444.*

- Hardenburgh Patent, Delaware, Greene, Sullivan and Ulster Counties, general map. *Comptroller's Office: No. 365 (New Series).*
- Hardenburgh Patent, Delaware, Greene, Sullivan and Ulster Counties, general map. *Comptroller's Office: No. 599 (New Series).*
- Hardenburgh Patent, map of, showing the allotment of Patent into Great Lots and several Great Lots suballotted, and giving names of the original patentees, 1822. Name of maker not known. *County Clerk's Office, Monticello, N. Y.*
- Hardenburgh and Minisink Patents. Field-book of the line from the Yangle House or Hunting House to the Great Fishkill or Delaware River, 1847. *State Engineer's Office: Case 2, No. 36.*
- Hardenburgh Patent. Field-book and maps, with the entries of proceedings for dividing certain lands in Hardenburgh Patent. *County Clerk's Office, Kingston, N. Y.: Vol. 1, H.*
- Hardenburgh Patent, field-notes of surveys made by Tappen and Cockburn, 1791. *Office of Secretary of State: Field-book, Vol. 5, p. 1.*
- Hardenburgh Patent, maps and field-notes of division of several lots by Tappan, Cockburn and Wynkoop, surveyed 1794. *Office of Secretary of State: Field-book, Vol. 35, p. 11.*
- Hardenburgh Patent, two books, with maps, by Tappan, Smith and Marvin, Commissioners, 1800. *Office of Secretary of State: Field-book, Vol. 36, p. 1.*
- Hardenburgh Patent, field-books (4) and maps of subdivisions of sundry lots, by Dorrance, Curtis and DeWitt, 1800. *Office of Secretary of State: Field-book, Vol. 23, p. 91.*
- Hardenburgh Patent, Great Lots 1 to 42, map of, showing allotment of. (A rough copy; whereabouts of original unknown.) *In possession of Judge Gleason, Delhi, N. Y.*
- Hardenburgh Patent, Great Lots 1 to 26, map of, 1799. *County Clerk's Office, Kingston, N. Y.: No. 144.*
- Hardenburgh Patent, Sullivan County, Great Lots 1, 11 and 12, map of. *Comptroller's Office: No. 152 (New Series).*
- Hardenburgh Patent, Lots 1, 2, 3 and 4, map of division lines between. *Office of Secretary of State: Portfolio, No. 129.*
- Hardenburgh Patent, Great Lot 1, map of subdivision 7, by order of Commissioners. *County Clerk's Office, Kingston, N. Y.: No. 104.*
- Hardenburgh Patent, Great Lot 1, map of divisions 8, 81, 82, 83 and 84. *Comptroller's Office: Case (Sullivan), No. 2.*
- Hardenburgh Patent, Great Lot 1, map of subdivision 13, by order of Commissioners. *County Clerk's Office, Kingston, N. Y.: No. 172.*
- Hardenburgh Patent, Great Lot 1, map of subdivision 16, by order of Commissioners. *County Clerk's Office, Kingston, N. Y.: No. 104.*



- Hardenburgh Patent, Great Lot 1, map of subdivision 17, by order of Commissioners. *County Clerk's Office, Kingston, N. Y.: No. 125.*
- Hardenburgh Patent, Great Lot 1, map of division 30. *Comptroller's Office: Case (Sullivan), No. 3.*
- Hardenburgh Patent, Great Lot 1, map of subdivision 30, by order of Commissioners. *County Clerk's Office, Kingston, N. Y.: No. 125.*
- Hardenburgh Patent, Great Lot 1, map of divisions 31, East  $\frac{1}{2}$  of 35, 45, and West  $\frac{1}{2}$  of 76. *Comptroller's Office: Case (Sullivan), No. 4.*
- Hardenburgh Patent, Great Lot 1, map of West  $\frac{1}{2}$  of division 35. *Comptroller's Office: Case (Sullivan) No. 6.*
- Hardenburgh Patent, Great Lot 1, map of subdivision 36, by order of Commissioners. *County Clerk's Office, Kingston, N. Y.: No. 172.*
- Hardenburgh Patent, Great Lot 1, map of subdivision 48, by order of Commissioners. *County Clerk's Office, Kingston, N. Y.: No. 104.*
- Hardenburgh Patent, Great Lot 1, map of division 51. *Comptroller's Office: Case (Sullivan) No. 8.*
- Hardenburgh Patent, Great Lot 1, map of subdivision 51, by order of Commissioners, *County Clerk's Office, Kingston, N. Y.: No. 125.*
- Hardenburgh Patent, Great Lot 1, map of subdivision 52, by order of Commissioners. *County Clerk's Office, Kingston, N. Y.: No. 125.*
- Hardenburgh Patent, Great Lot 1, map of subdivisions 53 and 77, *Comptroller's Office: Case (Sullivan) No. 10.*
- Hardenburgh Patent, Great Lot 1, map of subdivision 75, by order of Commissioners. *County Clerk's Office, Kingston, N. Y.: No. 125.*
- Hardenburgh Patent, Great Lot 2, map of. *Office of Secretary of State: Portfolio, No. 139.*
- Hardenburgh Patent, Great Lot 2, Delaware County, map of. *Comptroller's Office: No. 437 (New Series).*
- Hardenburgh Patent, Great Lots 2, 3 and 4, map of, Delaware County. *Comptroller's Office: No. 266 (New Series).*
- Hardenburgh Patent, Delaware County, Great Lots 2, 3 and 4, map of. *Comptroller's Office: No. 426 (New Series).*
- Hardenburgh Patent, Great Lots 2, 3, 4 and 5, map of. *Comptroller's Office: No. 427 (New Series).*
- Hardenburgh Patent, Great Lots 2, 3, 4 and 35, map of. *Comptroller's Office: No. 437 (New Series).*
- Hardenburgh Patent, Great Lot 2, map of subdivisions 1 to 33 and 67 to 77, 1790. *County Clerk's Office, Kingston, N. Y.: No. 171.*
- Hardenburgh Patent, Great Lot 2, map of subdivision 2. *County Clerk's Office, Kingston, N. Y.: No. 26.*
- Hardenburgh Patent, Great Lot 2, map of division 4, Sullivan County. *Comptroller's Office: Case (Greene) No. 1.*

- Hardenburgh Patent, Great Lot 2, map of South part of division 18.  
*Comptroller's Office : Case (Sullivan) No. 9.*
- Hardenburgh Patent, Great Lot 2, map of subdivision 20, Expense Lot, 1798. *County Clerk's Office, Kingston, N. Y. : No. 26.*
- Hardenburgh Patent, Great Lot 2, map of subdivision 21, 1799.  
*County Clerk's Office, Kingston, N. Y. : No. 32.*
- Hardenburgh Patent, Great Lot 2, Delaware and Sullivan Counties, map of division 26. *Comptroller's Office : Case (Delaware) No. 1.*
- Hardenburgh Patent, Great Lot 2, map of subdivision 31, 1799.  
*County Clerk's Office, Kingston, N. Y. : No. 24.*
- Hardenburgh Patent, Great Lot 2, map of the division of Lot 33, with survey. *County Clerk's Office, Delhi, N. Y. : No. 37.*
- Hardenburgh Patent, Great Lot 2, map of division of Lot 33, 1799, by order of Commissioners, subdivisions 9 to 18, with field-notes accompanying. *County Clerk's Office, Delhi, N. Y.*
- Hardenburgh Patent, Great Lot 2, map of subdivision 67, 1799.  
*County Clerk's Office, Kingston, N. Y. : No. 32.*
- Hardenburgh Patent, Great Lot 2, map of East end of subdivision 69, 1799. *County Clerk's Office, Kingston, N. Y. : No. 32.*
- Hardenburgh Patent, Great Lot 2, map of subdivision 77, 1799.  
*County Clerk's Office, Kingston, N. Y. : No. 32.*
- Hardenburgh Patent, Ulster County, Great Lot 3, map of. *Comptroller's Office : No. 427 (New Series).*
- Hardenburgh Patent, Delaware County, Great Lot 3, map of.  
*Comptroller's Office : No. 426 (New Series).*
- Hardenburgh Patent, Delaware County, Great Lot 3, map of.  
*Comptroller's Office : No. 437 (New Series).*
- Hardenburgh Patent, Great Lot 3, field-notes of part of, divided into four lots. *County Clerk's Office, Kingston, N. Y. : Vol. 2, B.*
- Hardenburgh Patent, Great Lot 3, map of four lots. *County Clerk's Office, Kingston, N. Y. : No. 145.*
- Hardenburgh Patent, Great Lot 3, map of part of, divided into six allotments. *Office of Secretary of State : Portfolio, No. 224.*
- Hardenburgh Patent, Great Lot 3, Delaware and Sullivan Counties, map of 10,000 acre tract. *Comptroller's Office : No. 146 (New Series).*
- Hardenburgh Patent, Great Lot 3, Delaware and Sullivan Counties, map of 10,000 acre tract. *Comptroller's Office : Case (Franklin) No. 12.*
- Hardenburgh Patent, Great Lot 3, map of division 2, southerly division. *Comptroller's Office : Case (Delaware) No. 4.*



- Hardenburgh Patent, Great Lot 3, map of first to sixteenth allotments, Jno. Hardenburgh to children of Nancy Ryerse, 1794. *County Clerk's Office: Kingston, N. Y., No. 31.*
- Hardenburgh Patent, Great Lot 3, Sullivan County, map of division 2, 17,000 acre tract. *Comptroller's Office: No. 86 (New Series).*
- Hardenburgh Patent, Great Lot 3, map of allotment of Division 3 (prior to 1867), southerly part, Jacob R. Hardenburg Tract. *Comptroller's Office: Case (Delaware) No. 13.*
- Hardenburgh Tract, Great Lot 3, Sullivan County, map of divisions 5, 6, 8 and 9, 17,000 acre tract. *Comptroller's Office: No. 707 (New Series).*
- Hardenburgh Patent, Great Lot 3, map of fifth allotment. *Comptroller's Office: No. 707 (New Series).*
- Hardenburgh Patent, Great Lot 3, map of seventh allotment. *Office of Secretary of State: Portfolio, No. 177.*
- Hardenburgh Patent, Great Lot 3, map of part of the seventh allotment, in two parts, Hardenburgh Patent, 1794 (copy), showing subdivisions 1 to 8. *In possession of Judge Gleason, Delhi, N. Y.*
- Hardenburgh Patent, Great Lot 3, map of part of subdivision 7. *County Clerk's Office, Kingston, N. Y.: No. 31.*
- Hardenburgh Patent, Great Lot 3, Sullivan County, map of division 3, 5th allotment. *Comptroller's Office: No. 45, (New Series).*
- Hardenburgh Patent, Great Lot 4, map of, Delaware County. *Comptroller's Office: No. 266 (New Series).*
- Hardenburgh Patent, Great Lot 4, map of, Delaware County. *Comptroller's Office: No. 426 (New Series).*
- Hardenburgh Patent, Great Lot 4, map of, Ulster County, *Comptroller's Office: No. 427 (New Series).*
- Hardenburgh Patent, Great Lot 4, map of, Delaware County. *Comptroller's Office: No. 437 (New Series).*
- Hardenburgh Patent, Great Lots 4 and 5, map of, Sullivan County. *Comptroller's Office: No. 438 (New Series).*
- Hardenburgh Patent, Great Lot 4, map of the West allotment, middle division, town of Rockland, by John Kiersted, 1853. *County Clerk's Office, Monticello, N. Y.*
- Hardenburgh Patent, Great Lot 4, Delaware County, map of Lot 80, Ray tract. *Comptroller's Office: Case (Delaware) No. 17.*
- Hardenburgh Patent, Great Lot 4, map of Lot 85, Ray tract. *Comptroller's Office: Case (Delaware) No. 20.*
- Hardenburgh Patent, Great Lot 4, Delaware County, map of Spooner Tract. *Comptroller's Office: No. 827 (New Series).*



- Hardenburgh Patent, Great Lot 4, map of Lot 86, Spooner Tract. *Comptroller's Office : Case (Delaware) No. 15.*
- Hardenburgh Patent, Great Tract 4, map of Lot 86. *Comptroller's Office : Case (Delaware) No. 23.*
- Hardenburgh Patent, Great Lot 4, Ulster County, map of. *Comptroller's Office : No. 427 (New Series).*
- Hardenburgh Patent, Great Lot 5, Sullivan County, map of. *Comptroller's Office : No. 147 (New Series).*
- Hardenburgh Patent, Great Lot 5, Sullivan and Ulster Counties, map of. *Comptroller's Office : No. 148 (New Series).*
- Hardenburgh Patent, Great Lot 5, Sullivan County, map of. *Comptroller's Office : No. 438 (New Series).*
- Hardenburgh Patent, Great Lot 5, Delaware County, map of. *Comptroller's Office : No. 809 (New Series).*
- Hardenburgh Patent, Great Lot 5, Delaware County, map of part of. *Comptroller's Office : No. 687 (New Series).*
- Hardenburgh Patent, Great Lot 5, Delaware County, map of part of. *Comptroller's Office : No. 692 (New Series).*
- Hardenburgh Patent, Great Lot 5, Delaware County, map of part of. *Comptroller's Office : No. 674 (New Series).*
- Hardenburgh Patent, Great Lot 5, Delaware County, map of part of. *Comptroller's Office : No. 677 (New Series).*
- Hardenburgh Patent, Great Lot 5, Delaware County, map of Lot 31. *Comptroller's Office : Case (Delaware) No. 21.*
- Hardenburgh Patent, Great Lot 5, map of Lots 34, 54, 58 and 346. *Comptroller's Office : Case (Delaware) No. 14.*
- Hardenburgh Patent, Great Lot 5, map of Lots 43, 47, 60, 73, 102 and 103. *Comptroller's Office : Case (Delaware) No. 19.*
- Hardenburgh Patent, Great Lot 6, Ulster County, map of. *Comptroller's Office : No. 114 (Old Series) ; No. 321 (New Series).*
- Hardenburgh Patent, Great Lots 6, 7, 8, 9 and 10, Ulster County, map of. *Comptroller's Office : No. 227 (New Series).*
- Hardenburgh Patent, Great Lots 6, 9, 37, 38, 39 and 40, map of. *Comptroller's Office : Case (Delaware), No. 6.*
- Hardenburgh Patent, Great Lots 6, 7, 9 and 10, Ulster County, map of. *Comptroller's Office : No. 461 (New Series).*
- Hardenburgh Patent, Great Lot 6, Ulster County, map of 8,000 acre tract. *Comptroller's Office : No. 149 (New Series).*
- Hardenburgh Patent, Great Lot 6, map of Lot 4, Connecticut Tract, Division 2 (all in Hardenburgh). *Comptroller's Office : Case (Ulster) No. 6.*



- Hardenburgh Patent, Great Lot 6, map of the 3d allotment in subdivision 3. *County Clerk's Office, Delhi, N. Y.; No. 23.*
- Hardenburgh Patent, Great Lot 6, map of subdivision 3, Delaware and Ulster Counties, run into lots by Jacob Trumbour, 1809; Lots 99 to 141. *County Clerk's Office, Delhi, N. Y.*
- Hardenburgh Patent, Great Lot 6, map of Lot 7, Robinson Tract, division 3. *Comptroller's Office : Case (Delaware), No. 25.*
- Hardenburgh Patent, Great Lot 6, map of 4th allotment, subdivision 3, *County Clerk's Office, Kingston, N. Y.: No. 192.*
- Hardenburgh Patent, Great Lot 7, Ulster County, map of. *Comptroller's Office : No. 461 (New Series).*
- Hardenburgh Patent, Great Lots 7, 8, 9 and 10, Ulster County, map of. *Comptroller's Office : No. 114 (Old Series); No. 227 (New Series).*
- Hardenburgh Patent, Great Lot 7, Ulster County, map of Chambers' Survey. *Comptroller's Office : No. 9 (New Series).*
- Hardenburgh Patent, Great Lot 7, Ulster County, map of part of. *Comptroller's Office : No. 150 (New Series).*
- Hardenburgh Patent, Great Lot 7, Ulster County, map of part of. *Comptroller's Office : No. 321 (New Series).*
- Hardenburgh Patent, Great Lot 7, map of Lot 23, Verplanck Tract. *Comptroller's Office : Case (Delaware), No. 18.*
- Hardenburgh Patent, Great Lots 7 and 10, map of Lot 48, Darling's first survey. (All in Ulster.) *Comptroller's Office : Case (Ulster), No. 7.*
- Hardenburgh Patent, Great Lots 7 and 10, Delaware and Ulster Counties, map of Lot 109, Garretson Tract. *Comptroller's Office : Case (Delaware), No. 16.*
- Hardenburgh Patent, Great Lots 8, 9 and 10, Ulster County, map of. *Comptroller's Office : No. 227 (New Series).*
- Hardenburgh Patent, Great Lot 8, map of part of Lausat Tract. *Forest Commission Office : No. 42.*
- Hardenburgh Patent, Great Lot 9, Ulster County, map of. *Comptroller's Office : No. 461 (New Series).*
- Hardenburgh Patent, Great Lots 9 and 10, Ulster County, map of. *Comptroller's Office : No. 114 (Old Series); No. 227 (New Series).*
- Hardenburgh Patent, Great Lot 9, Delaware and Ulster Counties, map of. *Comptroller's Office : No. 226 (New Series).*
- Hardenburgh Patent, Ulster County, Great Lot 10, map of. *Comptroller's Office : No. 461 (New Series).*
- Hardenburgh Patent, Great Lot 10, map of Jarvis Tract. *Comptroller's Office : Case (Ulster) No. 2.*

- Hardenburgh Patent, Great Lot 11, map of, showing sublots, belonging to Elias D. Hunter, by John Kirsted. *County Clerk's Office, Monticello, N. Y.*
- Hardenburgh Patent, Great Lots 11 and 12, Sullivan County, map of. *Comptroller's Office: No. 152 (New Series).*
- Hardenburgh Patent, Great Lots 13, 14, 15 and 16, map of the lands owned by Thompson and Conkling, 1856, by J. W. Johnston, surveyor. *County Clerk's Office, Monticello, N. Y.*
- Hardenburgh Patent, Great Lot 17, map of. *Office of Secretary of State: Portfolio, No. 145.*
- Hardenburgh Patent, Sullivan County, Great Lot 17, map of. *Comptroller's Office: No. 279 (New Series).*
- Hardenburgh Patent, Great Lot 17, map of subdivisions 45 to 55. *County Clerk's Office, Kingston, N. Y.: No. 111.*
- Hardenburgh Patent, Great Lot 17, Sullivan County, map of division 51. *Comptroller's Office: No. 4 (New Series).*
- Hardenburgh Patent, Great Lot 17, map of division 52. *Comptroller's Office: Case (Sullivan) No. 12.*
- Hardenburgh Patent, Great Lot 17, map of subdivisions 53 and 54. *County Clerk's Office, Kingston, N. Y.: No. 111.*
- Hardenburgh Patent, Great Lot 17, map of subdivision 55. *County Clerk's Office, Kingston, N. Y.: No. 32.*
- Hardenburgh Patent, Great Lot 18, Sullivan County, map of. *Comptroller's Office: No. 279 (New Series).*
- Hardenburgh Patent, Great Lot 18, map of subdivision 62, by order of Commissioners. *County Clerk's Office, Kingston, N. Y.: No. 104.*
- Hardenburgh Patent, Great Lot 18, map of subdivisions 62 and 67. *County Clerk's Office, Kingston, N. Y.: No. 104.*
- Hardenburgh Patent, Great Lot 18, map of subdivision 67, by order of Commissioners. *County Clerk's Office, Kingston, N. Y.: No. 104.*
- Hardenburgh Patent, Great Lot 19, Delaware County, map of. *Comptroller's Office: No. 166 (Old Series).*
- Hardenburgh Patent, Great Lots 20 and 49, map of. *Office of Secretary of State: Portfolio, No. 138.*
- Hardenburgh Patent, Great Lots 20 and 49, map of. *County Clerk's Office, Kingston, N. Y.: No. 151.*
- Hardenburgh Patent, Great Lots 20, 21, 22, 23, 24 and 25, Greene County, map of southern portion, with boundaries of the new town proposed to be erected from the towns of Lexington and Hunter. Date and maker unknown. Shows, also, towns of Lexington, Hunter, Hallcott and Jewett. *County Clerk's Office, Catskill, N. Y.*



- Hardenburgh Patent, Great Lots 20, 21, 22, 23, 24, 25, 26 and 43, Greene and Ulster Counties, map of. *Comptroller's Office: No. 246 (Old Series).*
- Hardenburgh Patent, Great Lot 20, map of Subdivision 35. *County Clerk's Office, Kingston, N. Y.: No. 26.*
- Hardenburgh Patent, Great Lot 20, map of division 37. *Comptroller's Office: Case (Greene) No. 1.*
- Hardenburgh Patent, Great Lot 21, map of, owned by E. P. Livingston. *Comptroller's Office: Case (Greene) No. 2.*
- Hardenburgh Patent, Great Lots 21, 22, 23 and 24, Greene and Ulster County, map of. *Comptroller's Office: No. 246 (Old Series).*
- Hardenburgh Patent, Great Lot 22, Greene County, map of. *Comptroller's Office: No. 246 (Old Series).*
- Hardenburgh Patent, Great Lot 22, map of South part of. *Comptroller's Office: Case (Greene) No. 4.*
- Hardenburgh Patent, Great Lot 22, Greene County, map of W. Briant's 4,500 acres, South part. *Comptroller's Office: No. 1052 (New Series).*
- Hardenburgh Patent, Great Lot 22, Greene County, map of south township. *Comptroller's Office: No. 295 (New Series).*
- Hardenburgh Patent, Great Lots 23 and 24, Greene and Ulster Counties, map of. *Comptroller's Office: No. 246 (Old Series); No 144 (New Series).*
- Hardenburgh Patent, Great Lot 23, Greene County, map of North part. *Comptroller's Office: No. 289 (New Series).*
- Hardenburgh Patent, Great Lot 24, Greene and Ulster Counties, map of. *Comptroller's Office: No. 246 (Old Series); No. 144 (New Series).*
- Hardenburgh Patent, map of Great Lots 24, 25 and 26, Greene and Ulster Counties. *Comptroller's Office: No. 114 (Old Series).*
- Hardenburgh Patent, Great Lots 25 and 26, Greene and Ulster Counties. *Comptroller's Office: No. 246 (Old Series).*
- Hardenburgh Patent, Great Lots 25 and 26, Ulster County, map of. *Comptroller's Office: No. 114 (Old Series).*
- Hardenburgh Patent, Great Lot 26, Ulster County, map of. *Comptroller's Office: No. 114 (Old Series).*
- Hardenburgh Patent, Great Lot 26, map of. *Comptroller's Office: Case (Greene), No. 5.*
- Hardenburgh Patent, Great Lots 26 and 43, Greene and Ulster Counties, map of. *Comptroller's Office: No. 125 (Old Series).*
- Hardenburgh Patent, Great Lots 26 and 43, Greene and Ulster Counties, map of. *Comptroller's Office: No. 246 (Old Series).*

- Hardenburgh Patent, Great lot 34, map of (disputed). *County Clerk's Office : Kingston, N. Y. : No. 144.*
- Hardenburgh Patent, Great Lot 35, Delaware County, map of. *Comptroller's Office: No. 266 (New Series).*
- Hardenburgh Patent, Great Lot 35, Delaware County, map of. *Comptroller's Office : No. 437 (New Series).*
- Hardenburgh Patent, Great Lot 35, Delaware County, map of division 2. *Comptroller's Office : No. 151 (New Series).*
- Hardenburgh Patent, Great Lot 35, Delaware County, map of divisions 2, 3, 4 and 5. *Comptroller's Office : No. 874 (New Series).*
- Hardenburgh Patent, Great Lot 35, Delaware County, map of divisions 3 and 4. *Comptroller's Office: No. 2 (New Series).*
- Hardenburgh Patent, Great Lot 35, map of divisions 3, 4 and 5. *Comptroller's Office : Case (Delaware), No. 7.*
- Hardenburgh Patent, Great Lot 35, map of subdivisions 5 and 14. *County Clerk's Office, Kingston, N. Y. : No. 112.*
- Hardenburgh Patent, Great Lot 35, map of Lot 11, division 6. *Comptroller's Office : Case (Delaware) No. 27.*
- Hardenburgh Patent, Great Lot 35, map and field-notes of Lot 7, mortgaged by William Butler. *Office of Secretary of State : Field-book, Vol. 51, p. 255. Map, field-book, Vol. 49, p. 52.*
- Hardenburgh Patent, Great Lot 35, map of subdivision 16. *County Clerk's Office, Kingston, N. Y. : No. 144.*
- Hardenburgh Patent, Great Lot 36, map of partition of. *Office of Secretary of State : Portfolio, No. 53.*
- Hardenburgh Patent, Great Lot 36, map of subdivisions 56 to 66. *County Clerk's Office, Kingston, N. Y. : No. 85.*
- Hardenburgh Patent, Great Lot 36, map of subdivisions 57, 58 and 59. *County Clerk's Office, Kingston, N. Y. : No. 24.*
- Hardenburgh Patent, Great Lot 36, map of subdivisions of Lot 19, division 57. *Comptroller's Office : Case (Delaware) No. 24.*
- Hardenburgh Patent, Great Lot 36, survey of northerly  $\frac{1}{2}$  of Lot 20, division 57. *Comptroller's Office : Case (Delaware) No. 9.*
- Hardenburgh Patent, Great Lot 36, map of Lot 3, division 58. *Comptroller's Office : Case (Delaware) No. 22.*
- Hardenburgh Patent, Great Lot 39, Delaware County, map of Lot 90, Morgan Lewis Tract, northerly allotment. *Comptroller's Office : No. 964 (New Series).*
- Hardenburgh Patent, Great Lot 40, map of New Kingston 5,000 acre tract. *County Clerk's Office, Kingston, N. Y. : No. 142.*
- Hardenburgh Patent, Great Lot 41, map of the West part of town of Stamford, by John Kiersted, 1811. *In possession of Judge Gleason, Delhi, N. Y.*



- Hardenburgh Patent, map of the township of New Stamford. *County Clerk's Office, Delhi, N. Y.: No. 15.*
- Hardenburgh Patent, Great Lot 43, Greene County, map of. *Comptroller's Office: No. 246 (Old Series).*
- Hardenburgh Patent, Great Lot 43, Greene County, map of. *Comptroller's Office: No. 125 (Old Series).*
- Hardenburgh Patent, Great Lots 49 and 20, map of. *County Clerk's Office, Kingston, N. Y.: No. 151.*
- Hardenburgh Patent, map and survey of 6,000 acres of land on a branch of the Delaware River, granted to Arant Broat, 1740, the property of Peter and Philip Van Brugh Livingston and George Clarke, Esq., each surveyed and run into lots by William Cockburn, 1777. Drawn and laid from his field-book, February, 1809, by John D. Spoor, surveyor for George Clarke, Esq. *State Library, Albany, N. Y.: State Hall Maps, No. 9.*
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- Harper's (John), Sen., and others Patent, Delaware County, map of. *Comptroller's Office: No. 41 (Old Series).*
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- Hudson and Delaware Rivers, map of. *Office of Secretary of State: Portfolio, No. 81.*
- Hunter and Lexington, map of the towns of, Greene County, with boundaries of the new town proposed to be erected from said towns. Date and maker unknown. Shows also towns of Lexington and Halcott, Jewett and southern portion of Hardenburgh Patent,

Great Lots 20, 21, 22, 23, 24 and 25. *County Clerk's Office, Catskill, N. Y.*

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Hurley Lands, map of, conveyed to Cornelius Cook and others, 1708, divided in 1785. *Office of Secretary of State: Portfolio, No. 46.*

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New Paltz, or Paltz, map of,

First. Allotment, undivided 12 lots.

Second, allotment, undivided 12 lots.

Lot 1, Krupe Eycke (?) (Barrens).

Lot 1, Expense Lots.

Lot 2, West side of Great Meadow.

Lot 2, Expense Lots.

Lot 3, Platte Binnewater 12 lots.

Lot 3, Expense Lots.

Lot 4, second tier, North division.

Lot 5, second tier, Grand Pre Lot.

Lot 5, subdivisions 1, 2, 4 and 5, Platte Binnewater.

Lot 6, three mile lots, North Division.

Lot 8, first tier, South Division.

Lot 9, first tier, North Division.

Lot 9, East side of Great Meadow.

Lot 9, subdivisions 1, 2, 3, 4 and 5, second tier, South Division.

Lot 9, second tier, South Division.

Lot 10, subdivisions 2, 3, 5 and 6, second tier, North Division.

- Lot 10, second tier, North Division.
- Lot 11, first tier, North Division.
- Lot 11, Platte Binnewater 12 lots.
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- Lot 11, East side of Great Meadow. *County Clerk's Office, Kingston, N. Y., Map No. 163.*
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- New Stamford, Delaware County, map and field-notes of the township of. *Office of Secretary of State: Field-book, Vol. 5, p. 211. Map, portfolio, No. 78.*
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- Rochester Patent, trustees lands conveyed to the partition in 1800, field-notes and map of. *Office of Secretary of State: Field-book, Vol. 32, p. 187. Map, portfolio, No. 91.*
- Rochester Patent, Philip DeBevier's land in, two books of field-notes and map. *Office of Secretary of State: Field-book, Vol. 32, p. 351. Map, portfolio, No. 49.*
- Rochester division of the estate of Arthur Morris, June 29, 1813, field-notes. *County Clerk's Office, Kingston, N. Y.: Vol. 1, M.*
- Rochester Patent, Grote Transport, map of part north of Rondout Kill. *Comptroller's Office: No. 444 (New Series).*
- Rochester Patent, North of Rondout Kill, map of. *Comptroller's Office: No. 646 (New Series).*
- Rochester Patent, Albert Pawling partition of lands in, field-notes of. *Office of Secretary of State: Field-book, Vol. 32, p. 361.*



- Rochester Patent, Bruyn (E.) Tract, Sullivan and Ulster Counties, map of. *Comptroller's Office : No. 7 (New Series)*.
- Rochester Patent, Drowned Land Tract, Great Lot 20, South-West  $\frac{1}{2}$ , Sullivan County, map of. *Comptroller's Office : Case (Sullivan) No. 15*.
- Rochester, town of, to Philip Dubois, map of, 1800. *County Clerk's Office, Kingston, N. Y. : No. 134*.
- Shandakin, Ulster County, map of town of. *Comptroller's Office : No. 114 (Old Series)*.
- Shawangunk Mountains, lands adjoining, map of. *State Engineer's Office : Portfolio C, No. 177*.
- Shawangunk, town of, maps of. *State Engineer's Office : Nos. 426, 433*.
- Spooner Tract, deed of, Robert Livingston to John Spooner. *County Clerk's Office, Delhi, N. Y.*
- Spooner Tract, town of Colchester, Delaware County, map of. (Hardenburgh Patent, Great Lot 4) 15,725 acres, original by George W. Coffin, 1788. *In possession of W. G. Youmans and Son, Delhi, N. Y.*
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- Sullivan County, map of. *Comptroller's Office : No. 426 (New Series)*.
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- Ulster County, atlas of. *Forest Commission Office.*
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- Van Bergen Purchase, Commissioner's Report. *State Engineer's Office : Field-book, Vol. 29, p. 483.*
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- Van Bergen (Martin), 950 acres of, map of, Greene County. *Comptroller's Office : No. 473 (New Series).*
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- Vernoy's Tract, town of Rochester, map of, 1793. *County Clerk's Office, Kingston, N. Y. : No. 190.*
- Wallkill Valley Railway, Ulster County, general map of. *Comptroller's Office : No. 541 (New Series).*
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- Whitesboro Patent, Great Lot 13, town of Franklin, Delaware County, map of, 1818, by order of Commissioner, with field-notes accompanying. *County Clerk's Office, Delhi, N. Y.*
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- Woodstock, Hurley and Olive, Ulster County, map showing alteration of town lines, 1853. *Office of Secretary of State : Town Line Book, Vol. 1, p. 171.*

## ATLASES.

List of atlases contained in the *Office of the Forest Commission* :

Burr's atlas of State of New York.

Greene County atlas.

Ulster County atlas.

List of atlases contained in the *Office of the Comptroller* :

Burr's atlas of the State of New York.

Delaware County atlas.

Greene County atlas.

Sullivan County atlas.

Ulster County atlas.

Maps folded and in volumes, of the following counties, are contained in the *State Library, Albany, N. Y.*:

Delaware County.

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Sullivan County.

Ulster County.

List of atlases contained in the *State Library, Albany, N. Y.* :

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Ulster County atlas.

List of atlases contained in the *Office of the State Engineer and Surveyor* :

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## ADIRONDACK REGION.

[Received too late for indexing.]

Nobleboro Patent, map of. Original map of survey of, 1811, by C. Beekman. *In possession E. Wilkinson, Wilmurt, N. Y.*

Blake Estate, map of; purchased by the Adirondack League Club in Herkimer County, and comprising part of Moose River Tract, Nobleboro Patent and Adgate's Tract. *In possession of the Secretary of the Club, Ole K. Snyder, 40 Wall Street, New York.*

St. Lawrence Mineral Land Co., map of lands of, in St. Lawrence County. *Forest Commission Office.*

Macomb's Purchase, Great Tract 2, Township 8, map of North part of. *Forest Commission Office.*

Stratford, Fulton County, map of town of, by Jas. W. Clark, Surveyor. *Forest Commission Office.*

Chassanis Tract, map of the. Allotted. Original map, made in 1801. *Land Office, Carthage, N. Y.*

Chassanis Tract, map of part which lies in Herkimer County. Allotted, 1801. *Land Office, Carthage, N. Y.*

Clayton, map of town of. *Land Office, Carthage, N. Y.*

Macomb's Purchase, Great Tract 2, Township 6, map of. *In possession of General E. A. Merritt, Potsdam, N. Y.*

Macomb's Purchase, Great Tract 2, Township 13, map of. *In possession of General E. A. Merritt, Potsdam, N. Y.*

Racket River, map of, between Stark's Mills and Tupper Lake. *In possession of General E. A. Merritt, Potsdam, N. Y.*

Macomb's Purchase, Great Tract 2, Township 3, map of allotment, made by General E. A. Merritt. *In possession of A. M. Herrick, Boston, Mass.*

Macomb's Purchase, Great Tract 1, Township 19, field-notes of. *In possession of General E. A. Merritt, Potsdam, N. Y.*

Macomb's Purchase, Great Tract 2, Township 8, map of South part. Allotted in 1857 by General E. A. Merritt. *In possession of General E. A. Merritt, Potsdam, N. Y.*

Cranberry Lake and flow lands, maps of. On file in *County Clerk's Office, Canton, N. Y.*, and in possession of *T. B. Tate, Ogdensburg, N. Y.*

Macomb's Purchase, map of E  $\frac{1}{2}$  of the town of Fine. Allotted in 1837. *In possession of T. B. Tate, Ogdensburg, N. Y.*

Macomb's Purchase. Map of the North-East part of Clifton, 1822. *In possession of T. B. Tate, Ogdensburg, N. Y.*

Macomb's Purchase. Map of the Judson property in the townships of Bloomfield and one-third of South  $\frac{1}{2}$  of Emilyville. Allotted 1877. *In possession of T. B. Tate, Ogdensburg, N. Y.*

St. Lawrence County, map of, by T. B. Tate, Sr., 1828. *In possession of T. B. Tate, Ogdensburg, N. Y.*

St. Lawrence County. Map entitled: The wilderness of St. Lawrence County. *In possession of Chas. G. Idler, attorney, Ogdensburg, N. Y., and in the office of the Forest Commission, Albany, N. Y.*

1. Oswegatchie, map of town of.
2. DeKalb, map of town of.
3. Sherwood, North-East  $\frac{1}{3}$ , 8,647 acres, map of.
4. Emilyville, West  $\frac{1}{3}$ , of South-West  $\frac{1}{4}$ , map of, 2,312 acres.
5. Bloomfield, South-East  $\frac{1}{4}$ , map of, 7,186 acres.
6. Macomb, map of town of.
7. Lisbon and Canton, map of.
8. Harmon, map of.
9. Massena, map of.
10. Madrid and Waddington, map of.

*All in possession of T. B. Tate, Ogdensburg, N. Y.*

State and county offices, land offices, landowners and surveyors, and all persons having in their care and possession maps and field-notes pertaining to the Adirondack and Catskill regions, which are not contained in this list of maps, etc., are respectfully requested to send the title of such maps, etc., to the State Forest Commission, Albany, N. Y., for future correction of this list.





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Lewis	Phana	Part	2,359	15,111	1,457	100	100	290 00	100	300	25,504	5,214	33,410 00
	Greggton	Part	9,410	18,400		390		1,200 00		980	25,570	860	18,116 00
	New Bremen	Part		1,675							1,675		1,225 00
	Watson	Part	12,615	21,485	107			300 00		500	33,707		21,833 00
	Greig	Part	7,536	13,933		10					13,453		13,175 00
	Lyonsdale	Part	11,796	2,147		491		2,610 00			13,452		9,953 00
St. Lawrence	Hopkinton	Part	168	140,936	4,981	166		2,500 00		800	67,267	87,195	211,520 00
	Colton	Part	6,045	112,892	6,926	400		1,000 00		2,621	65,473	55,194	236,151 00
	Chilton	Part	13,402	100,873	11,906	934		8,310 00		3,535	109,880	97,400 00	97,400 00
	Finch	Part		53,706	4,200					2,678	6,915	57,905	108,340 00
	Clare	Part	11,480								5,280	6,200	18,118 00
Franklin	Hartletstown	Part	20,183	77,750	35,421	4,575		96,301 00	174	11,130	9,474	32,680	97,868 00
	Franklin	Part	18,105	36,069	17,456	2,377		11,691 00		1,066	1,505	5,440	52,590 00
	Belmont	Part	41,027	13,834	6,134	912		5,185 00		1,179	3,910	45,608	102,999 00
	Braintree	Part	9,611	3,767							1,618	26,568 00	26,568 00
	Brighton	Part	12,873	16,770	18,616	2,539		49,635 00	110	1,735	7,155	13,278	35,568 00
	Dunbar	Part	18,649	21,640	7,303	3,897		30,063 00		7,663	2,024	10,565	53,241 00
	Santa Clara	Part	39,342	33,690	27,703	1,161		22,236 00		3,186	1,280	63,158	177,378 00
	Waverly	Part	89,456	58,656		1,500					102	72,441	284,812 00
Essex	Minerva	Part	18,834	25,637	55,602	7,183		16,150 00		700	1,710	86,017	76,090 00
	Skateport	Part	6,690	3,734	9,384	1,537		629 00		135	80	12,372	2,416
	North Hudson	Part	18,694	126,388	12,285	1,923		13,402 00		2,212	1,265	19,545	112,592 00
	Keweenaw	Part	58,317	61,129	13,928	3,535		1,638 00	130	3,377	3,601	15,200	31,430 00
	Ellisburgh	Part	11,104	2,992	10,357	1,104		7,846 00		9,052	1,000	67,659	73,778 00
	Ellisburgh	Part	4,522	3,160		2,461		2,461 00		1,132	11,303	2,917	16,798 00
	Wilmington	Part	10,285	118	51	2,950				25	283	2,316	3,238 00
	St. Armand	Part	6,732	6,909	20,572	2,728		21,788 00		280	7,780	2,200	7,038 00
	North Elba	Part	21,581	28,916	41,232	7,480		110,521 00	125	1,025	167	16,197	46,098 00
	Total		686,938	2,247,039	614,826	100,123		\$1,000,005 00	855	67,686	31,121	77,027	\$1,001,006 00

\* Figures included within the outer boundary line shown on accompanying map.  
Population.—The population within the great forest, as outlined on the accompanying map, is 8,426.

TABLE B.  
PROPOSED ADIRONDACK PARK.\*

County.	TOWN.	NUMBER ACRES ASSESSED	IMPROVED LANDS.				UNIMPROVED LANDS.									
			Resident.	Non-resident.	State.	Acres.	Assessors' valuation.	Wild meadow.	Water.	Waste.	Harred.	Decayed.	Lumbered.	Forest.	Assessors' valuation.	
Hamilton	Long Lake	6,598	193,129	71,323	5,498		\$31,218 00	.....	9,538	.....	.....	.....	.....	255,491	\$955,653 00	
	Northtonse	2,087	116,065	30,162	1,661		6,392 00	.....	1,438	.....	.....	271	.....	147,858 00	147,858 00	
	Arctica	16,226	136,711	31,118	1,336		32,219 00	.....	811	.....	.....	.....	66,727	113,481	220,592 00	
	Tribun Lake	14,219	125,985	6,579	5,327		65,898 00	.....	10,715	285	.....	4,350	100,617	19,020	88,280 00	
	Lake Pleasant	21,207	62,707	36,200	5,093		32,905 00	.....	620	.....	.....	.....	61,698	83,963	218,388 00	
	Wells	41,373	46,793	22,351	6,353		143,921 00	.....	75	.....	400	.....	41,264	41,264	146,319 00	
	Dennison	9,701	11,618	30,062	7,252		17,918 00	76	.....	100	.....	96	42,388	1,044	47,722 00	
	Hope	353	3,939	2,962	230		1,150 00	.....	.....	60	.....	280	6,501	100	7,254 00	
Herkimer	Whitnort	2,330	143,691	11,985	402		4,275 00	.....	1,170	500	.....	.....	.....	152,390	201,102 00	
Warren	Johnsburgh	7,189	28,313	28,049	1,905		10,650 00	.....	80	3,341	.....	1,180	45,876	11,160	68,141 00	
	Essex	18,824					17,170 00	.....	700	.....	1,710	.....	86,017	4,433	78,000 00	

REPORT OF SUPERINTENDENT

OF THE

BANKING DEPARTMENT

RELATIVE TO

BUILDING AND LOAN ASSOCIATIONS

AND

Co-operative Savings and Loan Associations,

FOR THE YEAR 1890.

---

TRANSMITTED TO THE LEGISLATURE APRIL 29, 1891.

---

ALBANY:  
JAMES B. LYON, STATE PRINTER.  
1891.





# STATE OF NEW YORK.

---

No. 85.

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## IN ASSEMBLY,

APRIL 29, 1891.

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### REPORT

OF THE

SUPERINTENDENT OF THE BANKING DEPARTMENT  
RELATIVE TO BUILDING AND LOAN ASSOCIA-  
TIONS, AND CO-OPERATIVE SAVINGS AND LOAN  
ASSOCIATIONS.

---

HON. WILLIAM F. SHEEHAN, *Speaker of the Assembly* :

SIR.—I have the honor to hand you herewith a brief report concerning the associations incorporated under the act of 1851, chapter 122 and amendments, and the act of 1887, chapter 556, as shown by their annual reports to the Superintendent of the Banking Department for the year 1890.

Respectfully.

CHARLES M. PRESTON,

*Superintendent.*

Dated April 29, 1891.





# R E P O R T .

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*To the Honorable the Legislature of the State of New York:*

Chapter 122 of the Laws of 1851 is an act for the organization and incorporation of building, mutual loan and accumulating fund companies. This act has been amended by chapter 564 of the Laws of 1875 and chapter 96 of the Laws of 1878. As amended and now in force it provides for the “incorporation of companies for the purpose of accumulating a fund for the purchase of real estate, the erection of buildings, or the making of other improvements on lands, or to pay off incumbrances thereon, or to aid its members in acquiring real estate, making improvements thereon, and removing incumbrances therefrom; and for the further purpose of accumulating a fund to be returned to its members, who do not obtain advances as above mentioned, when the funds of such association shall amount to a certain sum per share, to be specified in the articles of association.”

Chapter 556 of the Laws of 1887 is an act for the organization of co-operative savings and loan associations. It provides for the incorporation of companies, “to encourage industry, frugality, home building and savings among its members, the accumulation of savings, the lending of such accumulations to its members, and the repayment to each member of his savings when they have accumulated to a certain sum or at any time when he shall desire the same, or the association shall desire to repay the same.”



The act of 1851 requires nine incorporators; the act of 1887, fifteen. Associations formed under either act are required by the terms of the law to file an annual report with the Superintendent of the Banking Department of their condition and affairs generally at the close of business on the thirty-first day of December in each year; such report to be in the form designated by the superintendent, and a forfeit of ten dollars per day is imposed for every day such report is delayed or withheld beyond twenty days after the time for which it is called; that is, for every day after January twentieth of each year.

On the request in writing of five shareholders of an association formed under the provisions of the act of 1851, and on a like request of three shareholders of an association formed under the act of 1887, the superintendent personally, or by some competent officer designated by him, is required to make a full and careful examination of the affairs of said association, in the manner and with the same attendant powers as to examining witnesses, etc., as in the examination of discount or savings banks.

The law of 1851 requires associations formed under it to file a copy of their articles of association in the office of the county clerk in the county in which they are organized, and the law of 1887 requires that such articles should be filed in the office of the Secretary of State. Under neither act are they required to file articles of association in the banking department, or in any otherwise notify us of their organization. The laws above cited should be so amended as to provide that a copy of the certificate of incorporation of these companies should be filed in the banking department.

Prior to 1890 no appropriation had ever been made by the Legislature to enable the superintendent to procure from the office of the Secretary of State and the various

county clerk's offices of the State, a list of the companies organized under the laws above cited, and to enforce the provisions of said laws. In a communication addressed to the committee on ways and means of the Assembly and the committee on finance of the Senate of 1890, I called attention to this matter and asked that an appropriation be made, and accordingly the Legislature of 1890, pursuant to that request, appropriated \$1,500 for that purpose, which said money was to be refunded to the treasury in the same manner as other appropriations for this department. Having acquired the right to disburse thus much money, I proceeded to obtain as complete a list of the associations doing business in the State as I was able to do with the limited time and means at my command. I obtained lists from each county clerk in the State of the associations having certificates filed with them. The certificates of association of these building and loan companies are filed and indexed the same as general corporation certificates, in the county clerk's office, and therefore there was nothing to determine which were building and loan associations except the name.

There was no way of determining whether any of such associations had ceased to exist by limitation or otherwise, so that when the list was made up as completely as it was practicable for me to do, I found I had a list of nearly one thousand of such companies. I then had proper blanks prepared and printed and mailed them to the associations on the list. As a result of such work I have received reports from 395 different associations, 385 of them doing business on December 31, 1890, and am inclined to believe that the total number of such associations existing on the 1st day of January, 1891, did not exceed 425. Many of the reports received are incomplete, and many were not received until after the expiration of the twenty days lim-



itation, but this being the first time there has been any effort to enforce the provisions of law requiring the filing of an annual report, it is not to be wondered at. Most of the associations that were and are delinquent in filing their report profess to have made out and forwarded it as soon as apprised of the necessity.

From a compilation and summary of the reports of these 385 associations we find as follows:

That with fifteen not reporting on this particular item, they have loaned on bond and mortgages \$20,429,197.45.

That with thirteen not reporting on this particular item, there is due the shareholders the sum of \$17,342,132.54.

That the total receipts for the year of all the associations reporting is the sum of \$14,583,372.78.

That the total amount of cash on hand on the thirty-first day of December was the sum of \$768,737.15.

That the total number of shares issued — thirty-nine associations not reporting — is 1,683,668, and the whole number of shares in force on December 31, 1891, was 1,532,863, eight associations not reporting on this item.

Of these 385 associations, twenty-two were incorporated under the act of 1887, and the rest under the provisions of chapter 122 of the Laws of 1851 and amendments.

I here give a table showing the number and amount of each item as arranged by cities, except that outside of New York, Brooklyn, Buffalo and Rochester, the items are grouped under the head of "Miscellaneous:"

	Loans on mortgages.
New York.....	\$3,525,235 36
Brooklyn .....	2,367,745 29
Buffalo.....	2,553,997 82
Rochester.....	6,397,015 34
Miscellaneous .....	5,585,203 64

	Due to shareholders.
New York.....	\$3,359,062 32
Brooklyn.....	2,041,381 90
Buffalo .....	2,316,156 66
Rochester.....	5,412,815 10
Miscellaneous .....	4,212,716 56

	Total receipts for the year.
New York .....	\$2,975,874 35
Brooklyn. ....	1,651,135 27
Buffalo .....	2,753,998 26
Rochester .....	3,050,471 35
Miscellaneous .....	4,151,893 55

	Cash on hand.
New York .....	\$280,894 10
Brooklyn.....	110,053 91
Buffalo .....	107,071 53
Rochester.....	88,087 48
Miscellaneous .....	182,630 13

	Shares issued.	In force.
New York .....	316,115	238,244
Brooklyn.....	129,907	78,852
Buffalo .....	625,575	276,648
Rochester.....	363,264	270,939
Miscellaneous .....	*348,807	*667,180

From such summary it will be seen that the business of these corporations in the aggregate is very large, and involves the care and investment of many millions of dollars. The amount of loans on bond and mortgage is almost as much as the whole amount loaned on such securities by all the trust companies of the State together.

\*This seeming impossibility is made fact by more associations failing to report "shares issued" than "shares in force."



The total receipts of these associations equal the amount of increase in deposits of savings banks for the same time, and represent the savings of many persons that perhaps would not find it convenient to save in any other way.

Several associations have organized under the provisions of the law of 1851 to do certain kinds of business not contemplated by the framers of the act, as I believe. I have taken steps that have resulted in compelling some half dozen of such associations to discontinue business, which upon investigation I believed were illegal, and am endeavoring to and hope to be able to compel all such to stop business in this State. The discontinuance of such illegal associations by action of this department it is thought will do much to give confidence to the public generally in the working of the legitimate associations, and thereby help the whole scheme of the law.

To this report I have added an appendix containing copies of the statement of assets and liabilities of each association as reported. This list contains three associations, the Real Estate Tontine, of New York city, the Lake View Homestead Association, of Rochester, and the Union Savings and Aid Association, of Buffalo, which were not considered in the computations in the foregoing report, and make the number actually in business as reported on January first, 388. Besides these the following associations, organized before December 1, 1890, claim not to have transacted any business during the year 1890, viz.: Anglo-American Savings and Loan Association, Coit Savings and Aid Association, Cosmopolitan Co-operative Building and Loan Association, the Mamaroneck Co-operative Savings and Loan Association, Mt. Hope Avenue Dime Savings and Loan Association, Ninth Street

Savings and Loan Association, United States Building  
Mutual Loan and Accumulating Fund Association.

These companies make the list of associations reporting 395, and have been included as associations organized before December 31, 1890, the time the report was called for, although they had not begun business at that date.

Respectfully submitted.

CHARLES M. PRESTON,

*Superintendent.*





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A P P E N D I X .

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Building and Loan Associations and Co-operative Savings  
and Loan Associations Reporting to this Department  
for the Year Ending December 31, 1890.

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ALBANY COUNTY.

The Homestead Savings and Loan Association.  
Permanent Savings and Loan Association.  
The Safety Building and Loan and Savings Association.  
United States Building Mutual Loan and Accumulating Fund  
Association.  
West End Savings and Loan Association.

ALLEGANY COUNTY.

Alfred Mutual Loan Association.

BROOME COUNTY.

Co-operative Building and Loan Association.  
Home Mutual Loan and Savings Association.

CATTARAUGUS COUNTY.

Gowanda Co-operative Savings and Loan Association.  
Salamanca Loan and Building Association.

CHAUTAUQUA COUNTY.

Chautauqua First Equitable Building Society.  
Dunkirk Savings and Loan Association.  
Jamestown Permanent Loan and Building Association.  
Scandinavian Building and Loan Association.

CHEMUNG COUNTY.

Chemung Valley Mutual Loan Association.  
Elmira Co-operative Savings and Loan Association.



## CHENANGO COUNTY.

Chenango Co-operative Savings and Loan Association.

## COLUMBIA COUNTY.

Stuyvesant Falls Building and Loan Association.

## DUTCHESS COUNTY.

Home Co-operative Savings and Loan Association.

## ERIE COUNTY.

Adams Savings and Loan Association.

Ætna Permanent Savings and Loan Association.

Amherst Savings and Aid Association.

Bavarian Mutual Permanent Loan and Saving Association.

Black Rock Mutual Home and Saving Association.

Bristol Permanent Dime Savings and Loan Association.

Broadway Dime Permanent Savings and Loan Association.

Buffalo Building and Loan Association.

Buffalo Dime Savings and Loan Association.

Buffalo Mutual Permanent Savings and Loan Association.

Buffalo Permanent Mutual Loan Association.

Buffalo Plains Loan and Aid Association.

Buffalo Ten Cent Permanent Savings and Loan Association.

Bunker Hill Permanent Savings and Loan Association.

Carlton Street Permanent Savings and Aid Association.

Central Dime Building Loan and Savings Association.

Central Permanent Savings and Loan Association.

Chenango Savings and Loan Association.

Cherry and Orange Permanent Savings and Aid Association.

Clinton Mutual Savings and Loan Association.

Coit Savings and Aid Association.

Cold Spring Permanent Saving and Loan Association.

Columbia Permanent Saving and Loan Association.

Connecticut Permanent Savings and Loan Association.

Court Street Permanent Saving and Loan Association.

Dime Accumulating Saving and Loan Association.

East Buffalo Stock and Building Association.

Ellicott Permanent Saving and Loan Association.

Ellicott Street Permanent Mutual Loan Association.

Elm Permanent Loan Association.

Enterprise Savings and Loan Association.

Equitable Savings and Loan Association.  
Erie County Permanent Savings and Loan Association.  
Erie Savings and Loan Association.  
Ferry Savings and Aid Association.  
Fifth Ward Permanent Dime Saving and Loan Association.  
Forest Avenue Independent Savings and Aid Association.  
Forest Permanent Savings and Aid Association.  
Fourth Ward Savings and Aid Association.  
Front Avenue Permanent Savings and Loan Association.  
Frontier Savings Fund and Aid Association.  
Genesee Permanent Dime Saving and Loan Association.  
German-American Permanent Saving and Loan Association.  
German Central Dime Permanent Mutual Savings and Loan Association.  
Globe Permanent Dime Saving and Loan Association.  
Globe Savings and Loan Association.  
Goodell Permanent Loan Association.  
Guilford Savings and Loan Association.  
Hamburgh Savings and Loan Association.  
Hercules Permanent Savings and Loan Association.  
High and Peach Saving and Loan Association.  
Home Dime Savings and Loan Association.  
Homestead Savings and Loan Association.  
Howard Dime Savings and Loan Association.  
Howard Mutual Savings and Loan Association.  
Howard and Watson Street Permanent Dime Saving and Loan Association.  
Hydraulic Mutual Savings and Loan Association.  
Irish-American Savings and Loan Association.  
Iroquois Permanent Dime Savings and Loan Association.  
Jefferson Permanent Dime Savings and Loan Association.  
Johnson Permanent Savings and Loan Association.  
Lackawanna Permanent Savings and Loan Association.  
Lancaster Savings and Loan Association.  
Lemon Dime Savings and Loan Association.  
Lemon and Virginia Permanent Savings and Aid Association.  
Ludwig Permanent Saving and Loan Association.  
Luitpold Permanent Saving and Loan Association.  
Main Street and Cold Spring Permanent Saving and Loan Association.  
Main Street Permanent Loan Association.  
Masten and Eaton Permanent Saving and Aid Association.  
Metropolitan Mutual Savings and Loan Association.



Michigan and Sycamore Permanent Loan and Savings Association.  
Mulberry Permanent Savings and Loan Association (No. 3).  
Mutual Home and Savings Association.  
New Reservoir Permanent Dime Savings and Loan Association.  
Niagara Savings Fund and Aid Association.  
Niagara Savings and Loan Association.  
North Street Permanent Savings and Loan Association.  
Old Homestead Savings and Loan Association.  
Oriental Permanent Dime Accumulating Savings and Loan Association.  
Peckham Dime Savings and Loan Association.  
People's Dime Savings and Loan Association.  
People's Permanent Dime Savings and Loan Association.  
Plymouth Permanent Savings, Loan and Aid Association.  
Plymouth Rock Savings and Aid Association.  
Pratt and Clinton Dime Saving and Loan Association.  
Provident Savings and Loan Association.  
Queen City Permanent Dime Savings and Loan Association.  
Riverside Saving Fund and Aid Association.  
Rock Savings and Loan Association.  
Rose Permanent Saving and Loan Association.  
Second Ward Loan Association.  
Seneca Permanent Dime Savings and Loan Association.  
Seventh Ward Permanent Savings and Aid Association.  
Superior Permanent Savings and Loan Association.  
Sycamore and Johnson Permanent Savings and Loan Association.  
Sycamore Saving and Loan Association.  
Terrace Savings and Loan Association.  
Third Ward Permanent Savings and Loan Association.  
Tonawanda Enterprise Aid and Saving Association.  
Twelfth Ward Saving and Aid Association.  
Union Saving and Aid Association.  
Walden Avenue Dime Savings and Loan Association.  
Walden Avenue Permanent Savings and Loan Association.  
West Side Savings and Loan Association.  
West Utica Street Loan and Saving Association.  
William Street Dime Saving and Loan Association.  
William Street Permanent Saving and Loan Association.  
William and Sherman Mutual Savings and Loan Association.  
Winslow Permanent Savings and Loan Association.

## FULTON COUNTY.

Gloversville Building and Loan Association.

GENESEE COUNTY.

Genesee County Permanent Loan and Building Association.

GREENE COUNTY.

Building and Loan Association of Catskill.

HERKIMER COUNTY.

Ilion Permanent Saving Building and Loan Association.

JEFFERSON COUNTY.

Carthage Savings Loan and Building Association.

Security Building Loan and Saving Association.

Watertown Savings Loan and Building Association.

KINGS COUNTY.

Atlantic Co-operative Savings and Loan Association.

Bedford Co-operative Building Loan Association.

Brooklyn City Co-operative Building and Loan Association.

Brooklyn Mutual Building and Loan Association.

Brooklyn and New York Arcanum Building Loan and Saving Association.

Bushwick Co-operative Building and Loan Association.

Citizens' Co-operative Building and Loan Association.

Columbia Building and Loan Association.

Crescent Building and Loan Association.

East Brooklyn Co-operative Building Association.

Equitable Co-operative Building and Loan Association.

Fifth Avenue Co-operative Building and Loan Association.

Flatbush Co-operative Savings and Loan Association.

Fort Greene Co-operative Building and Loan Association.

Fulton Co-operative Building and Loan Association.

Hamilton Co-operative Building and Loan Association.

Homestead Co-operative Building and Loan Association.

Industrial Co-operative Building and Loan Association.

J. H. Shults Co-operative Building and Loan Association.

Kings County Co-operative Building and Loan Association.

Long Island Building and Loan Association.

Madison Co-operative Building and Loan Association.

Mechanics' Co-operative Bank.

Model Building and Loan Association.

Montauk Building and Loan Association.

Nassau Co-operative Building and Loan Association.

Ninth Street Savings and Loan Association.

Prospect Home Building and Loan Association.



South Brooklyn Co-operative Building and Loan Association.

Town of New Utrecht Co-operative Building and Loan Association.

Union Co-operative Building and Loan Association.

LEWIS COUNTY.

Lowville Loan Association.

LIVINGSTON COUNTY.

Dansville Savings and Loan Association.

MADISON COUNTY.

Canastota Savings and Loan Association.

Oneida Saving Building and Loan Association.

MONROE COUNTY.

Alliance Loan Association.

Brighton Permanent Saving and Loan Association.

Brockport Loan and Building Association.

Brown Street and Jefferson Avenue Dime Permanent Savings and  
Loan Association.

Central Park Dime Savings and Loan Association.

Central Permanent Saving and Aid Association.

Citizens' Permanent Savings and Loan Association.

Citizens' Savings and Loan Association.

Columbia Banking Savings and Loan Association.

Conkey Avenue Saving Aid and Loan Association.

Consolidated Saving and Loan Association.

Dime Banking and Loan Association.

East Main Street Homestead Association.

East Rochester Permanent Loan Association.

Eighth Ward Permanent Loan Association.

Eighth Ward Standard Loan Association.

Empire State Savings Loan and Investment Association.

Enterprise Permanent Savings and Loan Association.

Expressmen's Permanent Savings and Loan Association.

Fairport Permanent Loan Association.

Fifteenth Ward Loan Association.

Fifth Ward Permanent Saving and Loan Association.

Fourteenth Ward Dime Permanent Savings and Loan Association.

Fourth Ward Permanent Savings and Loan Association.

Frankfort Permanent Saving and Loan Association.

Franklin Dime Permanent Loan Association.

Genesee Falls Permanent Saving and Loan Association.

Genesee Valley Permanent Saving and Loan Association.  
German-American Saving Aid Association.  
Germania Permanent Saving and Loan Association.  
Glenwood Permanent Savings and Loan Association.  
Goodman Street Dime Saving and Loan Association.  
Grand Avenue Building Lot Association.  
Herman Permanent Savings and Loan Association.  
Home Banking and Loan Association.  
Homestead Loan Association.  
Hudson Street Permanent Savings and Loan Association.  
Jackson Homestead Association.  
Lake View Homestead Association.  
Lake Avenue Permanent Savings and Loan Association.  
Lincoln Park Land Association.  
Lincoln Permanent Loan Association.  
Lincoln Park Permanent Savings and Loan Association.  
Lowell Dime Permanent Saving and Loan Association.  
Lyell Avenue Savings and Loan Association.  
Main Saving and Loan Association.  
McKee Place Land Association.  
Monroe Avenue Dime Banking and Loan Association.  
Monroe County Permanent Savings and Loan Association.  
Monroe Savings and Loan Association.  
Mount Hope Avenue Dime Savings and Loan Association.  
National Saving and Loan Association.  
New Homestead Loan Association.  
Ninth Ward Savings and Loan Association.  
North Avenue Permanent Savings and Loan Association.  
North Avenue and Randolph Street Homestead Association.  
North Clinton Street Mechanics' Savings and Loan Association.  
Northeastern Permanent Savings and Loan Association.  
North Rochester Saving and Loan Association.  
Park Avenue Loan Association.  
People's Permanent Savings and Loan Association.  
Phoenix Saving and Loan Association.  
Pinnacle Avenue Savings and Loan Association.  
Polonia Savings and Loan Association.  
Popular Banking, Saving and Loan Association.  
Profit Loan Association.  
Rochester Equity Deposit and Loan Association.  
Saint Joseph Street Permanent Saving and Loan Association.  
Sixth Ward Permanent Saving and Loan Association.



South End Savings and Loan Association.  
South Park Homestead Tract.  
Standard Loan Association.  
Tenth Ward Dime Permanent Saving and Loan Association.  
Teutonia Permanent Saving and Loan Association.  
Third Ward Permanent Savings and Loan Association.  
Thirteenth Ward Permanent Loan Association.  
Union Dime Permanent Loan Association.  
Union Permanent Savings and Loan Association.  
United Permanent Savings and Loan Association.  
Wadsworth Dime Banking Aid and Loan Association.  
Wakelee Farm Dime Banking and Loan Association.  
Warner Street Building Lot Association.  
Washington Permanent Loan and Aid Association.  
Western New York Permanent Savings and Loan Association.  
William Otis Building Lot Association.  
Windsor Permanent Savings and Loan Association.  
Workingmen's Permanent Saving and Loan Association.

#### NEW YORK COUNTY.

Anglo-American Savings and Loan Association.  
American Co-operative Savings and Loan Association.  
(The) Assured Building Loan Association.  
Bank Clerks' Co-operative Building and Loan Association.  
Bankers' Loan and Investment Company.  
Broadway Dry Goods Co-operative Building and Loan Association.  
Chosen Friends' Home Loan and Savings League.  
Citizens' Savings and Loan Association.  
Co-operative Building Bank.  
Cosmopolitan Co-operative Building and Loan Association.  
Daily News Building, Savings and Loan Association.  
East Side Co-operative Building and Loan Association.  
Eureka Co-operative Savings and Loan Association.  
Federal Co-operative Building and Loan Association.  
Fordham Co-operative Building and Loan Association.  
Fraternity Co-operative Building and Loan Association.  
German American Building and Loan Association.  
Greenwich Building and Loan Association.  
Harlem Co-operative Building and Loan Association.  
Herald Employes' Co-operative Building and Loan Association.  
Home Mutual Building and Loan Association.  
Industrial Co-operative Building and Loan Association.

International Loan and Savings Society.  
Jewelers' Building and Loan Association.  
Keystone National Saving and Investment Association.  
Manhattan Mutual Co-operative Savings and Loan Association.  
Mercantile Building and Loan Association.  
Mercantile Co-operative Bank.  
Methodist Book Concern Employes' Co-operative Building and Loan Association.  
Metropolitan Co-operative Building and Loan Association.  
Millinery Building and Loan Association.  
Model Building and Loan Association.  
Mount Morris Co-operative Building and Loan Association.  
Mount Saint Vincent Co-operative Building and Loan Association.  
Murray Hill Co-operative Building and Loan Association.  
(The) Mutual Savings and Distribution Fund Association.  
National Homestead Company.  
National Mutual Building and Loan Association.  
New York Building Loan Banking Company.  
New York City Co-operative Savings and Loan Association.  
New York Co-operative Building and Loan Association.  
New York Mutual Savings and Loan Association.  
New York National Building and Loan Association.  
New York and Suburban Co-operative Building and Loan Association.  
New York and Wakefield Co-operative Building and Loan Association.  
New York World Co-operative Building and Loan Association.  
Northern Building Savings and Loan Association.  
North New York Co-operative Building and Loan Association.  
People's Co-operative Building and Loan Association.  
People's Real Estate Tontine.  
Produce Exchange Building and Loan Association.  
Railroad Co-operative Building and Loan Association.  
Safety Co-operative Building Loan and Savings Association.  
Scandinavian Building and Mutual Loan Association.  
Serial Building Loan and Savings Institution.  
Star Co-operative Building and Loan Association.  
Stuyvesant Co-operative Building and Loan Association.  
(The) Sun and Evening Sun Building Mutual Loan and Accumulating Fund Association.  
Teachers' Building and Loan Association.  
Teachers' Co-operative Building and Loan Association.  
Teachers' Equitable Building Loan Association.  
Tremont Building and Loan Association.



Triangle Building Loan and Tontine Savings Fund Association.  
Twenty-third Ward Co-operative Building and Loan Association.  
Union Building Loan and Savings Association.  
Union Square Permanent Co-operative Building and Loan Association.  
West End Co-operative Building and Loan Association.  
West Side Mutual Building Loan and Savings Association.

## NIAGARA COUNTY.

Homestead Loan Association.  
Lockport Saving and Loan Association.  
Niagara Permanent Savings and Loan Association.  
Niagara Saving and Loan Association.  
North Tonawanda Aid and Saving Association.

## ONEIDA COUNTY.

Homestead Aid Association.  
(The) Mutual Savings Loan and Building Association.

## ONONDAGA COUNTY.

Central New York Co-operative Savings and Loan Association.  
Eastern Building and Loan Association.  
Merchants' Co-operative Savings and Loan Association.  
Safety Investment and Loan Association.  
Syracuse Co-operative Savings and Loan Association.

## ONTARIO COUNTY.

Geneva Permanent Loan and Saving Association.  
(The) People's Building, Loan and Saving Association.

## ORANGE COUNTY.

Building and Loan Association.  
Homestead Building and Loan Association.  
Orange County Building and Loan Association (No. 2).  
Port Jervis Building and Loan Association (No. 1).  
(The) Union Building and Loan Association.  
Woodbury, Monroe and Chester Building and Loan Association.

## ORLEANS COUNTY.

Medina Savings and Loan Association.  
Orleans County Co-operative Savings and Loan Association.

OSWEGO COUNTY.

Dime Building and Loan Association.  
 Frontier Permanent Building and Loan Association.  
 Home Savings and Aid Association.  
 Lake City Building and Loan Association.  
 Oswego Savings and Loan Association.  
 Security Building and Loan Association.

OTSEGO COUNTY.

Oneonta Building and Loan Association.

QUEENS COUNTY.

(The) Central Permanent Building and Loan Association.  
 Flushing Co-operative Savings and Loan Association.  
 Hempstead Co-operative Building and Loan Association.  
 The Queens County Co-operative Savings and Loan Association.  
 Rockville Centre Savings and Loan Association.

RENSSELAER COUNTY.

Castleton Savings and Loan Association.  
 Industrial Building Loan and Savings Association.  
 Permanent Savings and Loan Association.  
 Pioneer Building Loan and Savings Association.

RICHMOND COUNTY.

Edgewater Co-operative Savings and Building Loan Association.  
 Northfield Building Loan and Savings Association.  
 North Shore Building Loan and Saving Association.  
 Richmond County Building and Mutual Loan Association.  
 Staten Island Building Loan and Savings Association.

ROCKLAND COUNTY.

Co-operative Savings and Loan Association.  
 Nyack Building Co-operative Savings and Loan Association.  
 Provident Building and Loan Association.  
 Town of Ramapo Building and Loan Association.

ST. LAWRENCE COUNTY.

Canton Savings and Loan Association.  
 Norwood Savings Loan and Building Association.  
 Ogdensburg Savings and Loan Association.  
 Potsdam Savings, Loan and Building Association.



SCHENECTADY COUNTY.

Schenectady Building Loan and Savings Association.

STEUBEN COUNTY.

Avoca Co-operative Savings and Loan Association.

Bath Savings and Loan Association.

Cohocton Dime Savings and Loan Association.

Corning Co-operative Savings and Loan Association.

Hornellsville Co-operative Savings and Loan Association.

Wayland Dime Saving and Loan Association.

ULSTER COUNTY.

Home Co-operative Savings and Loan Association.

WARREN COUNTY.

Glens Falls Savings and Loan Association.

WAYNE COUNTY.

Wayne Building Loan and Accumulating Fund Association.

WESTCHESTER COUNTY.

Home Building and Loan Association.

(The) Mamaroneck Co-operative Savings and Loan Association.

New Rochelle Co-operative Building and Loan Association.

Peekskill Co-operative Building Savings and Loan Association.

(The) Tuckahoe Home Building and Loan Association.

White Plains Building and Loan Association.

Yonkers Building and Loan Association.

YATES COUNTY.

Home Savings and Loan Association.

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DETAILED STATEMENT  
OF THE CONDITION OF THE  
BUILDING AND LOAN ASSOCIATIONS  
AND  
CO-OPERATIVE SAVINGS  
AND  
LOAN ASSOCIATIONS OF THE STATE,  
ON  
JANUARY 1, 1891,  
As Compiled From Reports to the Banking Department.

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[THESE ASSOCIATIONS ARE ARRANGED ALPHABETICALLY BY COUNTIES.]

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## ALBANY COUNTY.

### THE HOMESTEAD SAVINGS AND LOAN ASSOCIATION.

ALBANY, N. Y.

ROBERT GEER, *President.*

LUCIUS B. HOYT, *Secretary.*

#### ASSETS.

Loans on bond and mortgage.....	\$241,710 00
Real estate.....	3,116 65
Cash on hand and in bank.....	1,346 15

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Total assets.....	\$246,172 80
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#### LIABILITIES.

Due shareholders on stock account.....	\$216,495 20
Accrued earnings due shareholders.....	19,537 40
Surplus .....	10,140 20

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Total liabilities.....	\$246,172 80
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### PERMANENT SAVINGS AND LOAN ASSOCIATION.

ALBANY, N. Y.

WM. H. HASKELL, *President.*

J. E. ALLANSON, *Secretary.*

#### ASSETS.

Loans on bond and mortgage .....	\$83,160 00
Furniture and fixtures.....	335 00

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Total assets .....	\$83,495 00
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#### LIABILITIES.

Due shareholders on stock account....	\$69,192 00
Accrued earnings due shareholders.....	8,858 18
Due for loans .....	5,444 82

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Total liabilities .....	\$83,495 00
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## THE SAFETY BUILDING LOAN AND SAVINGS ASSOCIATION.

ALBANY, N. Y.

JAMES MCFARLANE, *President.*JOHN HOURIGAN, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$27,300 00
Loans on other securities.....	160 00
Cash on hand and in bank.....	1,270 35
Furniture and fixtures (September 1, 1890).....	153 08
Organizing expenses .....	106 25
Other assets:	
Dues not paid, installment on stock.....	132 25
Interest .....	19 36
Premium .....	7 66
Fines.....	8 45
Accrued, not due:	
Interest .....	64 52
Premium .....	14 37
Fines.....	5 72
Total assets ... ..	<u>\$29,242 01</u>

## LIABILITIES.

Due shareholders on stock account.....	\$27,550 75
Accrued earnings due shareholders, subject to withdrawal,	406 72
Surplus.....	589 01
Profits not yet apportioned .....	561 38
Other liabilities:	
Cash differences .....	9 65
Installments advanced .....	77 00
Salaries, month of December .....	29 17
Rent, month of December.....	8 33
Expenses estimated at.....	10 00
Total liabilities.....	<u>\$29,242 01</u>

## UNITED STATES BUILDING MUTUAL LOAN AND ACCUMULATING FUND ASSOCIATION.\*

ALBANY, N. Y.

GEORGE H. TREADWELL, *President.*G. D. VAN VLIET, *Secretary.*

## WEST END SAVINGS AND LOAN ASSOCIATION.

ALBANY, N. Y.

PETER KINNEAR, *President.*L. H. BURDICK, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$26,250 00
Real estate.....	800 00
Furniture and fixtures ...	6 50
Total assets .....	<u>\$27,056 50</u>

## LIABILITIES.

Due shareholders on stock account .....	\$24,132 35
Accrued earnings due shareholders.....	1,334 45
Surplus .....	1,096 70
Other liabilities (overdraft) .....	493 00
Total liabilities .....	<u>\$27,056 50</u>

## ALLEGANY COUNTY.

## ALFRED MUTUAL LOAN ASSOCIATION.

ALFRED CENTRE, N. Y.

A. B. KENYON, *President.*L. A. PLATT, *Secretary.*

## ASSETS.

Loans on bond and mortgage ...	\$38,200 00
Cash on hand in bank.....	10
Total assets....	<u>\$38,200 10</u>

\*Annual report states that this association transacted no business during the year 1890.



## LIABILITIES.

Due shareholders on stock account.....	\$31,242 03
Accrued earnings due shareholders.....	1,394 90
Surplus.....	6 17
Dues received since April, 1890, not in stock.....	5,467 00
Other liabilities, bills payable.....	90 00
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Total liabilities.....	\$38,200 10
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## BROOME COUNTY.

## CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

BINGHAMTON, N. Y.

J. M. STONE, *President*.FRANKLIN EDGERTON, *Secretary*.

## ASSETS.

Loans on bond and mortgage.....	\$18,845 00
Cash on hand and in bank.....	1,160 38
Furniture and fixtures.....	200 00
Other assets, due from members.....	15 95
Organizing expenses, stationery, etc.....	105 33
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Total assets.....	\$20,326 66
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## LIABILITIES.

Due shareholders on stock account.....	\$16,805 00
Accrued earnings due shareholders.....	1,233 28
Due for loans.....	1,788 75
Surplus...	67 89
Dues paid in advance.....	333 80
Due from expense fund.....	97 94
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Total liabilities.....	\$20,326 66
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## HOME MUTUAL LOAN AND SAVINGS ASSOCIATION.

BINGHAMTON, N. Y.

CYRUS STRONG, *President.*H. F. TURNER, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$138,295 00
Loans on other securities.....	1,045 00
Cash on hand and in bank.....	5,714 33
Furniture and fixtures .....	448 25
Other assets.. .....	400 00
Total assets .....	<u>\$145,902 58</u>

## LIABILITIES.

Due shareholders on stock account.....	\$143,110 80
Accrued earnings due shareholders.....	1,625 17
Surplus.....	886 29
Other liabilities .....	280 32
Total liabilities.....	<u>\$145,902 58</u>

## CATTARAUGUS COUNTY.

GOWANDA CO-OPERATIVE SAVINGS AND LOAN  
ASSOCIATION.

GOWANDA, N. Y.

A. C. STAFFORD, *President.*GEORGE I. LINCOLN, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$7,400 00
Loans on other securities.....	100 00
Cash on hand and in bank .....	134 87
Other assets : Books and stationery.....	50 90
Total assets .....	<u>\$7,685 77</u>

## LIABILITIES.

Due shareholders on stock account .....	\$6,844 25
Accrued earnings due shareholders.....	641 52
Due for loans .....	200 00
Total liabilities.....	<u>\$7,685 77</u>



## SALAMANCA LOAN AND BUILDING ASSOCIATION.

SALAMANCA, N. Y.

S. H. SEYMOUR, *President.*C. P. CRAWFORD, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$72,170 00
Cash on hand and in bank .....	451 10
Furniture and fixtures: Safe .....	75 00
Other assets:	
Interest unpaid .....	36 21
Fines unpaid .....	183 75
Total assets .....	<u>\$72,916 06</u>

## LIABILITIES.

Due shareholders on stock account .....	\$58,573 55
Accrued earnings due shareholders .....	11,653 37
Surplus .....	2,195 27
Other liabilities:	
Interest due on matured stock .....	443 87
Due secretary .....	50 00
Total liabilities .....	<u>\$72,916 06</u>

## CHAUTAUQUA COUNTY.

## CHAUTAUQUA FIRST EQUITABLE BUILDING SOCIETY.

JAMESTOWN, N. Y.

SAMUEL BRIGGS, *President.*FRED P. TODD, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$251,498 41
Interest on other securities due .....	1,302 30
Cash on hand and in bank .....	2,422 51
Furniture and fixtures .....	175 00
Other assets: Bank certificates .....	2,000 00
Total assets .....	<u>\$257,398 22</u>

## LIABILITIES.

Due shareholders on stock account .....	\$243,738 95
Accrued earnings due shareholders .....	11,902 29
Surplus .....	1,000 00
Other liabilities: Expense account .....	756 98
Total liabilities .....	<u>\$257,398 22</u>

## DUNKIRK SAVINGS AND LOAN ASSOCIATION.

DUNKIRK, N. Y.

WM. BOOKSTAVER, *President.*J. C. PLATTE, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$35,200 00
Cash on hand and in bank.....	1,476 54
	<hr/>
Total assets .....	\$36,676 54
	<hr/> <hr/>

## LIABILITIES.

Due shareholders on stock account .....	\$33,740 74
Accrued earnings due shareholders .....	2,926 48
Other liabilities .....	9 32
	<hr/>
Total liabilities.....	\$36,676 54
	<hr/> <hr/>

JAMESTOWN PERMANENT LOAN AND BUILDING  
ASSOCIATION.

JAMESTOWN, N. Y.

JOSEPH W. UPHAM, *President.*GEO. BUTTS, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$201,900 00
Unpaid interest on same....	1,128 20
Cash on hand and in bank.....	9,956 47
Furniture and fixtures .....	164 00
	<hr/>
Total assets .....	\$213,148 67
	<hr/> <hr/>

## LIABILITIES.

Due shareholders on stock account .....	\$193,661 77
Accrued earnings due shareholders.....	16,085 36
Surplus.....	1,280 34
Other liabilities: Reserve fund.....	2,121 20
	<hr/>
Total liabilities.....	\$213,148 67
	<hr/> <hr/>



## SCANDINAVIAN BUILDING AND LOAN ASSOCIATION.

JAMESTOWN, N. Y.

J. D. JOHNSON, *President.*J. A. HULQUIET, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$8,350 00
Cash on hand and in bank .....	310 13
Furniture and fixtures .....	1 30
Total assets .....	<u>\$8,661 43</u>

## LIABILITIES.

Due shareholders on stock account .....	\$8,222 74
Accrued earnings due shareholders.....	90 19
Surplus.....	348 50
Total liabilities.....	<u>\$8,661 43</u>

## CHEMUNG COUNTY.

## CHEMUNG VALLEY MUTUAL LOAN ASSOCIATION.

ELMIRA, N. Y.

SEYMOUR DEXTER, *President.*J. N. WARD, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$267,000 00
Loans on other securities.....	28,600 00
Real estate.....	1,950 52
Cash on hand and in bank .....	4,958 01
Furniture and fixtures .....	39 00
Other assets : Land contracts ....	1,392 71
Total assets.....	<u>\$303,940 24</u>

## LIABILITIES.

Due shareholders on stock account .....	\$288,173 67
Accrued earnings due shareholders.....	14,142 17
Due for loans .....	358 25
Surplus.....	1,178 15
Other liabilities : Partial payments to apply on loans when limit is reached of minimum payment .....	88 00
Total liabilities.....	<u>\$303,940 24</u>

## ELMIRA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

ELMIRA, N. Y.

WM. N. EASTABROOK, *President.*HARRY M. CLARKE, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$58,000 00
Loans on other securities.....	600 00
Furniture and fixtures .....	263 03
Other assets:	
Unpaid dues .....	111 00
Unpaid interest .....	6 50
Unpaid fines.....	14 02
	<hr/>
Total assets .....	\$58,994 55
	<hr/> <hr/>

## LIABILITIES.

Due shareholders on stock account . . . . .	\$56,141 54
Accrued earnings due shareholders.....	2,317 37
Other liabilities:	
Rent, salaries, etc., approximated.....	250 00
Advance payments of dues.....	89 00
Due to treasurer.....	196 64
	<hr/>
Total liabilities .....	\$58,994 55
	<hr/> <hr/>

## CHENANGO COUNTY.

## CHENANGO CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

NORWICH, N. Y.

GEO. A. THOMAS, *President.*GEO. H. MAHAN, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$7,375 00
Loans on other securities, stock .. . . .	209 00
Cash on hand and in bank .....	147 73
Other assets: Blanks, books, etc.....	14 80
	<hr/>
Total assets .....	\$7,746 53
	<hr/> <hr/>



## LIABILITIES.

Due shareholders on stock account .....	\$6,809 00
Accrued earnings due shareholders .....	404 69
Due for loans .....	67 50
Unearned premiums held as reserve .....	415 34
Other liabilities: Borrowed money .....	50 00
Total liabilities .....	<u>\$7,746 53</u>

## COLUMBIA COUNTY.

## STUYVESANT FALLS BUILDING AND LOAN ASSOCIATION.

STUYVESANT FALLS, N. Y.

M. CONNER, *President.*FERDINAND RITZ, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$4,900 00
Loans on other securities, on stock .....	115 00
Cash on hand and in bank .....	711 92
Other assets :	
Loaned on call .....	200 00
Books and stationery .....	12 15
Dues and fines in arrears .....	6 60
Total assets .....	<u>\$5,945 67</u>

## LIABILITIES.

Due shareholders on stock account .....	\$4,296 00
Accrued earnings due shareholders .....	1,649 67
Total liabilities .....	<u>\$5,945 67</u>

## DUTCHESS COUNTY.

## HOME CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

POUGHKEEPSIE, N. Y.

CLEMENT C. GAINES, *President.*M. O. DUTTON, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$34,750 00
Loans on other securities .....	750 00
Cash on hand and in bank .....	262 82
Furniture and fixtures .....	150 94

## Other assets :

December interest payable in January .....	\$177 50	
Interest accrued and unpaid .....	32 75	
Dues accrued and unpaid .....	179 00	
Fines .....	32 23	
	<hr/>	\$421 48

Total assets .....	<hr/>	\$36,335 24
	<hr/>	<hr/>

## LIABILITIES.

Due shareholders on stock account .....	\$33,547 00
Accrued earnings due shareholders .....	2,578 74
Surplus .....	84 50
Other liabilities: Dues in advance .....	125 00

Total liabilities .....	<hr/>	\$36,335 24
	<hr/>	<hr/>

## ERIE COUNTY.

## ADAMS SAVINGS AND LOAN ASSOCIATION.

247 ADAMS STREET, BUFFALO, N. Y.

JOSEPH PHILLIPS, *President*.NIC. J. GLANBER, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$9,431 00
Cash on hand and in bank .....	263 69

Total assets .....	<hr/>	\$9,764 69
	<hr/>	<hr/>

## LIABILITIES.

Due shareholders on stock account .....	\$8,696 75
Accrued earnings due shareholders .....	616 85

Total liabilities .....	<hr/>	*\$9,313 60
	<hr/>	<hr/>

\* So in original.



## ÆTNA PERMANENT SAVINGS AND LOAN ASSOCIATION.

CORNER VERMONT AND SEVENTEENTH STREETS, BUFFALO, N. Y.

CHARLES S. WHEELER, *President*.WILLIAM E. SHIFFRENS, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$4,390 00
Cash on hand and in bank .....	228 20
Other assets : Books and stationery .....	60 30
	<hr/>
Total assets .....	\$4,678 50
	<hr/> <hr/>

## LIABILITIES.

Due shareholders on stock account .....	\$4,251 00
Accrued earnings due shareholders .....	182 95
Other liabilities : Earnings undivided .....	244 55
	<hr/>
Total liabilities .....	\$4,678 50
	<hr/> <hr/>

## AMHERST SAVINGS AND AID ASSOCIATION.

AMHERST STREET, BUFFALO, N. Y.

ANTON REITH, *President*.JULIUS A. SCHREIBER, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$4,810 00
Cash on hand and in bank .....	522 50
	<hr/>
Total assets .....	\$5,332 50
	<hr/> <hr/>

## LIABILITIES.

Due shareholders on stock account .....	\$4,687 25
Accrued earnings due shareholders .....	645 25
	<hr/>
Total liabilities .....	\$5,332 50
	<hr/> <hr/>

BAVARIAN MUTUAL PERMANENT LOAN AND SAVING  
ASSOCIATION.

601 JEFFERSON STREET, BUFFALO, N. Y.

GUSTAV HANUS, *President.*

JACOB F. ZABLER, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$6,441 75
Cash on hand and in bank .....	998 63
Furniture and fixtures .....	104 81
<hr/>	
Total assets .....	\$7,545 19
<hr/>	

LIABILITIES.

Due shareholders on stock account.....	\$7,002 50
Accrued earnings due shareholders.....	416 83
Surplus.....	125 86
<hr/>	
Total liabilities.....	\$7,545 19
<hr/>	

BLACK ROCK MUTUAL HOME AND SAVINGS ASSOCIATION.

CORNER AMHERST AND DEARBORN STREETS, BUFFALO, N. Y.

EDWARD D. BOECK, *President.*

LOUIS G. TETES, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$4,160 00
Cash on hand and in bank.....	613 09
<hr/>	
Total assets .....	\$4,773 09
<hr/>	

LIABILITIES.

Due shareholders on stock account and earnings.....	\$4,725 73
Accrued earnings due shareholders.....	47 36
<hr/>	
Total liabilities.....	\$4,773 09
<hr/>	



### BRISTOL PERMANENT DIME SAVINGS AND LOAN ASSOCIATION.

427 BRISTOL STREET, BUFFALO, N. Y.

FRED. REINHARDT, *President.*

CHRIST. HEPFER, *Secretary.*

#### ASSETS.

Loans on bond and mortgage .....	\$8,000 00
Loans on other securities .....	700 00
Cash on hand and in bank .....	297 07
Furniture and fixtures ... ..	19 40
Total assets .....	<u>\$9,016 47</u>

#### LIABILITIES.

Due shareholders on stock account .....	\$7,729 40
Accrued earnings due shareholders .....	613 11
Other liabilities .....	673 96
Total liabilities .....	<u>\$9,016 47</u>

### BROADWAY DIME PERMANENT SAVINGS AND LOAN ASSOCIATION.

BUFFALO, N. Y.

GEORGE KIRSCHBERGER, *President.*

GEORGE MISLIN, *Secretary.*

#### ASSETS.

Loans on bond and mortgage .....	\$6,266 63
Cash on hand and in bank .....	914 82
Furniture and fixtures .....	100 00
Other assets .....	173 00
Total assets .....	<u>\$7,454 45</u>

#### LIABILITIES.

Due shareholders on stock account .....	\$6,266 63
Accrued earnings due shareholders. ...	852 87
Surplus . . . . .	334 95
Total liabilities .....	<u>\$7,454 45</u>

BUFFALO BUILDING AND LOAN ASSOCIATION.

533 MAIN STREET, BUFFALO, N. Y.

JULIUS W. GENDER, *President.*

GEORGE L. RITT, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$9,130 00
Cash on hand and in bank. ....	117 07
	<hr/>
Total assets .....	\$9,247 07
	<hr/> <hr/>

LIABILITIES.

Due shareholders on stock account .....	\$8,287 25
Accrued earnings due shareholders. ....	781 91
	<hr/>
Total liabilities. ....	*\$9,069 16
	<hr/> <hr/>

BUFFALO DIME SAVINGS AND LOAN ASSOCIATION.

NO. 576 OAK STREET, BUFFALO, N. Y.

JOHN H. KNEPPER, *President.*

ADAM YOUNG, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$4,669 30
Cash on hand and in bank. ....	81 93
Other assets :	
Due expense account. ....	25 65
Due premium account. ....	6 09
	<hr/>
Total assets .....	\$4,782 97
	<hr/> <hr/>

LIABILITIES.

Due shareholders on stock account .....	\$4,431 40
Accrued earnings due shareholders. ....	301 57
Due for loans ...	50 00
	<hr/>
Total liabilities .....	\$4,782 97
	<hr/> <hr/>

\* So in original.



# BUFFALO MUTUAL PERMANENT SAVINGS AND LOAN ASSOCIATION.

ELM AND SYCAMORE STREETS, BUFFALO, N. Y.

AUGUST ROSS, *President.*

PETER M. GINTHER, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$2,959 25
Real estate.....	1,088 09
Cash on hand and in bank.....	7 90
Furniture and fixtures .....	15 00
Total assets .....	<u>\$4,070 24</u>

## LIABILITIES.

Due shareholders on stock account, }	\$3,982 36
Accrued earnings due shareholders, }	
Surplus .....	3 60
Total liabilities.....	<u>*\$3,985 96</u>

# BUFFALO PERMANENT AND MUTUAL LOAN ASSOCIATION.

300 PINE STREET, BUFFALO, N. Y.

JOSEPH GALLWITZER, *President.*

JULIUS DIETZ, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$28,800 00
Cash on hand and in bank .....	6,347 31
Total assets .....	<u>\$35,147 31</u>

## \* LIABILITIES.

# BUFFALO PLAINS LOAN AND AID ASSOCIATION.

1327 JEFFERSON STREET, COR. UTICA, BUFFALO, N. Y.

JOHN SCHMITZ, *President.*

GEORGE I. LAMBRIX, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$5,400 00
Cash on hand and in bank.....	585 72
Furniture and fixtures .....	150 00
Total assets .....	<u>\$6,135 72</u>

\*So in original.

LIABILITIES.

Due shareholders on stock account.....	\$5,745 34
Accrued earnings due shareholders.....	113 29
Surplus .....	127 09
Total liabilities.....	*\$5,985 72

BUFFALO TEN CENT PERMANENT SAVINGS AND LOAN ASSOCIATION.

BUFFALO, N. Y.

WILLIAM A. JOHNSTON, *President.*

FRANK VETTER, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$28,296 50
Cash on hand and in bank.....	5,084 23
Furniture and fixtures .....	273 90
Total assets .....	\$33,654 63

LIABILITIES.

Due shareholders on stock account .....	\$32,557 80
Accrued earnings due shareholders.....	442 31
Surplus fees.....	380 62
Expense, furniture and fixtures .....	273 90
Total liabilities.....	\$33,654 63

BUNKER HILL PERMANENT SAVINGS AND LOAN ASSOCIATION.

CORNER BEST AND BERLIN STREETS, BUFFALO, N. Y.

JACOB ROTH, *President.*

HENRY SCHROEDER, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$5,100 00
Cash on hand and in bank .....	517 70
Furniture and fixtures .....	52 50
Total assets .....	\$5,670 20

\*So in original.



## LIABILITIES.

Due shareholders on stock account .....	\$4,560 90
Accrued earnings due shareholders .....	432 82
Surplus .....	641 48
Other liabilities .....	35 00
Total liabilities .....	<u>\$5,670 20</u>

CARLTON STREET PERMANENT SAVINGS AND AID  
ASSOCIATION.

CARLTON AND PEACH STREETS, BUFFALO, N. Y.

WILLIAM ASCHBACHER, *President*.CHARLES DIENCKE, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$20,164 52
Cash on hand and in bank .....	1,142 48
Furniture and fixtures .....	100 00
Other assets: Reserve fund .....	500 00
Total assets .....	<u>*\$21,907 00</u>

## LIABILITIES.

Due shareholders on stock account .....	\$19,702 70
Accrued earnings due shareholders .....	1,339 15
Surplus .....	2 95
Undivided profits .....	262 20
Total liabilities .....	<u>*\$21,307 00</u>

## CENTRAL DIME BUILDING LOAN AND SAVING ASSOCIATION.

No. 36 NIAGARA STREET, BUFFALO, N. Y.

JOHN L. DONAVAN, *President*.J. H. PARDEE, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$1,650 00
Cash on hand and in bank .....	59
Other assets: Books .....	68 30
Total assets .....	<u>\$1,718 89</u>

\*So in original.

LIABILITIES.

Due shareholders on stock account.....	\$1,265 33
Accrued earnings due shareholders .....	65 46
Due for loans .....	95 00
Surplus .....	37 80
Due on withdrawn shares.....	222 24
Other liabilities:	
Expense account.....	2 56
Books . . . . .	30 50
Total liabilities.....	<u>\$1,718 89</u>

CENTRAL PERMANENT SAVING AND LOAN ASSOCIATION.

No. 692 MICHIGAN STREET, BUFFALO, N. Y.

CHRISTOPH WAGNER, *President.*

RUDOLPH E. BRAEUNLICH, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$14,690 00
Cash on hand and in bank.....	599 72
Total assets .....	<u>\$15,289 72</u>

LIABILITIES.

Due shareholders on stock account .....	\$13,837 75
Accrued earnings due shareholders.....	1,275 97
Surplus.....	176 00
Total liabilities.....	<u>\$15,289 72</u>

CHENANGO SAVINGS AND LOAN ASSOCIATION.

No. 109 CHENANGO STREET, BUFFALO, N. Y.

THOMAS DOWNS, *President.*

JOHN VOLZ, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$16,572 63
Cash on hand and in bank.....	39 50
Total assets .....	<u>\$16,612 13</u>



## LIABILITIES.

Due shareholders on stock account .....	\$14,661 25
Estimated accrued earnings due shareholders, not divided,	330 88
Due for loans .....	120 00
Other liabilities: Bills payable .....	1,500 00
<hr/>	
Total liabilities .....	\$16,612 13
<hr/> <hr/>	

CHERRY AND ORANGE PERMANENT SAVINGS AND AID  
ASSOCIATION.

No. 188 CHERRY STREET, BUFFALO, N. Y.

JOHN ECKERT, *President.*HENRY SCHUENDLER, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$2,587 75
Cash on hand and in bank .....	291 70
Furniture and fixtures .....	150 00
<hr/>	
Total assets .....	\$3,029 45
<hr/> <hr/>	

## LIABILITIES.

Due shareholders on stock account .....	\$2,587 00
Accrued earnings due shareholders .....	264 75
Surplus .....	177 70
<hr/>	
Total liabilities .....	\$3,029 45
<hr/> <hr/>	

## CLINTON MUTUAL SAVINGS AND LOAN ASSOCIATION.

No. 670 CLINTON STREET, BUFFALO, N. Y.

FREDERICK GRAMLICH, *President.*CHARLES BAASE, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$332,226 50
Real estate .....	5,050 00
Cash on hand and in bank .....	24,930 64
Furniture and fixtures .....	500 00
<hr/>	
Total assets .....	\$362,707 14
<hr/> <hr/>	

LIABILITIES.

Due shareholders on stock account .....	\$316,488 00
Accrued earnings due shareholders.....	45,189 13
Surplus.....	1,030 01
Total liabilities.....	<u>\$362,707 14</u>

COIT SAVINGS AND AID ASSOCIATION.\*

BUFFALO, N. Y.

JACOB HOEGER, *President.*

ADOLPH SCHULER, *Secretary.*

COLD SPRING PERMANENT SAVING AND LOAN ASSOCIATION.

BUFFALO, N. Y.

JOHN H. MCGEAN, *President.*

CHRISTIAN HAGEN, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$2,750 00
Cash on hand and in bank .....	140 88
Total assets .....	<u>\$2,890 88</u>

LIABILITIES.

Due shareholders on stock account.....	\$2,335 40
Accrued earnings due shareholders.....	452 48
Surplus.....	103 00
Total liabilities.....	<u>\$2,890 88</u>

COLUMBIA PERMANENT SAVING AND LOAN ASSOCIATION.

BUFFALO, N. Y.

E. W. HELLRIEGEL, *President.*

FRED. SCHULTZ, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$1,411 08
Cash on hand and in bank.....	1,533 93
Total assets.....	<u>\$2,945 01</u>

LIABILITIES.

Due shareholders on stock account.....	\$2,886 05
Accrued earnings due shareholders.....	58 96
Total liabilities.....	<u>\$2,945 01</u>

\* Annual report states no business done prior to January 1, 1891.



# CONNECTICUT PERMANENT SAVINGS AND LOAN ASSOCIATION.

432 CONNECTICUT STREET, BUFFALO, N. Y.

MICHAEL HOGAN, *President.*

A. H. FIELD, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$2,340 00
Loans on other securities .....	1,850 00
Cash on hand and in bank .....	57 84
Furniture and fixtures .....	75 90
<b>Total assets .....</b>	<b>\$4,323 74</b>

## LIABILITIES.

Due shareholders on stock account .....	\$3,869 75
Surplus, profits due shareholders .....	453 99
<b>Total liabilities .....</b>	<b>\$4,323 74</b>

# COURT STREET PERMANENT SAVING AND LOAN ASSOCIATION.

163 COURT STREET, BUFFALO, N. Y.

E. POLLAK, *President.*

A. J. MEYERS, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$9,345 00
Cash on hand and in bank .....	590 14
Furniture and fixtures .....	8 75
<b>Total assets .....</b>	<b>\$9,943 89</b>

## LIABILITIES.

Due shareholders on stock account .....	\$8,082 25
Accrued earnings due shareholders .....	815 64
Due for loans .....	1,000 00
State Treasurer .....	10 00
Other liabilities : Salaries .....	36 00
<b>Total liabilities .....</b>	<b>\$9,943 89</b>

## DIME ACCUMULATING SAVING AND LOAN ASSOCIATION.

668 CLINTON STREET, BUFFALO, N. Y.

JULES VILLIAUME, *President.*JOHN SCHEIDT, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$99,500 00
Furniture and fixtures .....	415 60
Total assets .....	<u>\$99,951 60</u>

## LIABILITIES.

Due shareholders on stock account....	\$81,661 37
Accrued earnings due shareholders.....	10,935 14
Surplus.....	425 09
Other liabilities : Due bank .....	6,930 00
Total liabilities.....	<u>\$99,951 60</u>

## EAST BUFFALO STOCK AND BUILDING ASSOCIATION.

961 GENESEE STREET, BUFFALO, N. Y.

WILLIAM BOCHRINGER, *President.*FRANK HALBLEIB, *Secretary.*

## ASSETS.

Real estate.....	\$1,600 00
Cash on hand and in bank .....	967 29
Total assets .....	<u>\$2,567 29</u>

## LIABILITIES.

Due shareholders on stock account .....	\$2,523 00
Surplus .....	44 29
Total liabilities .....	<u>\$2,567 29</u>

## ELLICOTT PERMANENT SAVINGS AND LOAN ASSOCIATION.

337 ELLICOTT STREET, BUFFALO, N. Y.

MAX F. GROSSER, *President.*CHARLES T. SPRINGFELS, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$12,283 75
Cash on hand and in bank .....	1,154 24
Total assets .....	<u>\$13,437 99</u>



## LIABILITIES.

Due shareholders on stock account.....	\$11,808 50
Accrued earnings due shareholders.....	1,253 21
Surplus .....	18 04
Other liabilities: Reserve fund... ..	358 24
Total liabilities.....	<u>\$13,437 99</u>

ELLICOTT STREET PERMANENT MUTUAL LOAN  
ASSOCIATION.

ELLICOTT AND BURTON STREETS, BUFFALO, N. Y.

JACOB J. LANG, *President.*

CHARLES DENEKE, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$2,347 17
Cash on hand and in bank .....	891 63
Total assets .....	<u>\$3,238 80</u>

## LIABILITIES.

Due shareholders on stock account.....	\$3,059 87
Accrued earnings due shareholders.....	98 52
Surplus reserve fund.....	80 41
Total liabilities .....	<u>\$3,238 80</u>

ELM PERMANENT LOAN ASSOCIATION.

BUFFALO, N. Y.

HERMAN H. DORRIES, *President.*

JOSEPH H. KOLB, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$5,706 14
Cash on hand and in bank .....	912 45
Furniture and fixtures .....	50 00
Total assets .....	<u>\$6,668 59</u>

## LIABILITIES.

Due shareholders on stock account .....	\$6,480 20
Surplus.....	188 39
Total liabilities. ....	<u>\$6,668 59</u>

ENTERPRISE SAVINGS AND LOAN ASSOCIATION.

BUFFALO, N. Y.

LOUIS A. LENHARD, *President.*

JNO. C. KNOLL, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$9,458 30
Cash on hand and in bank.....	564 80
Total assets .....	<u>\$10,023 10</u>

LIABILITIES.

Due shareholders on stock account.....	\$9,569 30
Accrued earnings due shareholders.....	131 00
Surplus.....	322 80
Total liabilities.....	<u>\$10,023 10</u>

EQUITABLE SAVINGS AND LOAN ASSOCIATION.

62 PEARL STREET, BUFFALO, N. Y.

JOHN L. CHASE, *President.*

FRANK T. BLOOMER, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$22,490 00
Loans on other securities.....	218 00
Cash on hand and in bank.....	754 44
Total assets.....	<u>\$23,462 44</u>

LIABILITIES.

Due shareholders on stock account.....	\$20,892 75
Surplus.....	2,569 69
Total liabilities.....	<u>\$23,462 44</u>

ERIE COUNTY PERMANENT SAVINGS AND LOAN ASSOCIATION.

556 SENECA STREET, BUFFALO, N. Y.

W. J. NELSON, *President.*

WILLIAM MILLHISER, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$96,975 75
Cash on hand and in bank.....	4,831 64
Furniture and fixtures .....	236 00
Total assets.....	<u>\$102,043 39</u>



## LIABILITIES.

Due shareholders on stock account.....	\$98,019 49
Accrued earnings due shareholders .....	2,485 32
Surplus.....	1,538 58
Total liabilities.....	<u>\$102,043 39</u>

## ERIE SAVINGS AND LOAN ASSOCIATION.

24 WEST SWAN STREET, BUFFALO, N. Y.

ROBERT FORSYTH, *President.*PHILIP JOYCE, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$375,570 00
Loans on other securities.....	7,020 00
Furniture and fixtures .....	600 00
Total assets .....	<u>\$383,190 00</u>

## LIABILITIES.

Due shareholders on stock account.....	\$305,302 50
Accrued earnings due shareholders .....	58,830 40
Due for loans .....	18,597 77
Surplus ...	459 33
Total liabilities.....	<u>\$383,190 00</u>

## FERRY SAVINGS AND AID ASSOCIATION.

949 PROSPECT AVENUE, BUFFALO, N. Y.

R. F. JENKINS, *President.*CHARLES T. WILLIAMS, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$13,910 00
Loans on other securities.....	84 00
Cash on hand and in bank.....	81 09
Total assets .....	<u>\$14,075 09</u>

## LIABILITIES.

Due shareholders on stock account.....	\$12,202 63
Accrued earnings due shareholders.....	1,872 46
Total liabilities .....	<u>\$14,075 09</u>

FIFTH WARD PERMANENT DIME SAVING AND LOAN  
ASSOCIATION.

425 WILLIAM STREET, BUFFALO, N. Y.

SAMUEL J. RAMSPERGER, *President.*

PHILIP J. STATLER, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$12,991 00
Cash on hand and in bank .....	37 87
Furniture and fixtures .....	40 00
Total assets .....	<u>\$13,068 87</u>

LIABILITIES.

Due shareholders on stock account .....	\$12,628 19
Surplus .....	440 68
Total liabilities .....	<u>\$13,068 87</u>

FOREST AVENUE INDEPENDENT SAVINGS AND AID  
ASSOCIATION.

FOREST AVENUE, BUFFALO, N. Y. .

WILLIAM BUNER, *President.*

R. BERKHAUSEN, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$5,200 00
Cash on hand and in bank .....	164 31
Furniture and fixtures .....	75 31
Other assets, charging mortgage on fraction of shares..	205 00
Total assets .....	<u>\$5,644 62</u>

LIABILITIES.

Due shareholders on stock account ....	\$5,443 50
Accrued earnings due shareholders .....	201 12
Total liabilities .....	<u>\$5,644 62</u>

FOREST PERMANENT SAVINGS AND AID ASSOCIATION.

BUFFALO, N. Y.

EDWARD WHITE, *President.*

THOMAS E. BLANCHE, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$1,950 00
Cash on hand and in bank .....	115 37
Furniture and fixtures .....	5 00
Other assets, stationery, books, etc. ....	80 75
Total assets .....	<u>\$2,151 12</u>



## LIABILITIES.

Due shareholders on stock account .....	\$2,113 12
Surplus .....	38 00
Total liabilities .....	<u>\$2,151 12</u>

## FOURTH WARD SAVINGS AND AID ASSOCIATION.

No. 692 MICHIGAN STREET, BUFFALO, N. Y.

CHARLES HETTIG, *President.*F. R. MILLER, *Financial Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$56,485 00
Loans on other securities .....	195 00
Cash on hand and in bank .....	614 14
Furniture and fixtures .....	84 00
Total assets .....	<u>\$57,378 14</u>

## LIABILITIES.

Due shareholders on stock account .....	\$55,128 75
Accrued earnings due shareholders .....	49 39
Due for loans .....	2,200 00
Total liabilities .....	<u>\$57,378 14</u>

## FRONT AVENUE PERMANENT SAVINGS AND LOAN ASSOCIATION.

FRONT AVENUE, BUFFALO, N. Y.

A. GUMNELL, *President.*J. F. MCGEE, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$2,990 00
Loans on other securities .....	130 00
Cash on hand and in bank .....	683 89
Furniture and fixtures .....	4 75
Other assets .....	20 25
Total assets .....	<u>\$3,828 89</u>

## LIABILITIES.

Due shareholders on stock account .....	\$3,488 55
Accrued earnings due shareholders .....	340 30
	<hr/>
Total liabilities .....	\$3,828 89
	<hr/> <hr/>

## FRONTIER SAVINGS FUND AND AID ASSOCIATION.

No. 115 AMHERST STREET, BUFFALO, N. Y.

GEORGE DENNER, *President.*FREDERICK FUHRMAN, *Secretary.*

## ASSETS.

Loans on bonds and mortgage. estimated .....	\$1,435 50
Cash on hand .....	1,877 05
Furniture and fixtures .....	30 00
	<hr/>
Total assets .....	\$3,342 55
	<hr/> <hr/>

## LIABILITIES.

Other liabilities .....	*\$4,900 00
	<hr/> <hr/>

## GENESEE PERMANENT DIME SAVING AND LOAN ASSOCIATION.

N. E. CORNER OF GENESEE AND JEFFERSON STREETS, BUFFALO, N. Y.

CHARLES HETTIG, *President.*F. R. MILLER, *Financial Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$3,110 00
Cash on hand and in bank .....	817 19
	<hr/>
Total assets .....	\$3,927 19
	<hr/> <hr/>

## LIABILITIES.

Due shareholders on stock account .....	\$3,921 10
Accrued earnings due shareholders .....	6 09
	<hr/>
Total liabilities .....	\$3,927 19
	<hr/> <hr/>

\*So in original.



# GERMAN-AMERICAN PERMANENT SAVING AND LOAN ASSOCIATION.

No. 276 GENESEE STREET, BUFFALO, N. Y.

BERNHARD SCHREINER, *President.*

ALBERT L. WERNER, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$800 00
Cash on hand and in bank.....	2,216 85
Total assets .....	<u>\$3,016 85</u>

## LIABILITIES.

Due shareholders on stock account.....	\$2,985 50
Accrued earnings due shareholders.....	10 17
Expense fund .....	16 12
Other liabilities.....	5 06
Total liabilities. ....	<u>\$3,016 85</u>

# GERMAN CENTRAL DIME PERMANENT MUTUAL SAVINGS AND LOAN ASSOCIATION.

310 GENESEE STREET, BUFFALO, N. Y.

JOHN HILBURGER, *President.*

J. C. WEBER, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$1,060 00
Cash on hand and in bank.....	421 00
Total assets ....	<u>\$1,481 00</u>

## LIABILITIES.

Due shareholders on stock account .....	\$1,002 72
Accrued earnings due shareholders.....	133 78
Due for loans .....	344 50
Total liabilities .....	<u>\$1,481 00</u>

GLOBE PERMANENT DIME SAVING AND LOAN ASSOCIATION.

No. 291 WILLIAM STREET, BUFFALO, N. Y.

GEO. A. CARMAN, *President.*

FRANK F. FUCHS, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$13,752 50
Cash on hand and in bank.....	1 37
Total assets.....	<u>\$13,753 87</u>

LIABILITIES.

Due shareholders on stock account.....	\$12,360 80
Accrued earnings due shareholders.....	1,177 62
Surplus.....	215 45
Total liabilities.....	<u>\$13,753 87</u>

GLOBE SAVINGS AND LOAN ASSOCIATION.

No. 530 WILLIAM STREET, BUFFALO, N. Y.

CHARLES PRUFERT, *President.*

ROBERT A. UTECH, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$50,425 00
Cash on hand and in bank.....	3,689 02
Total assets.....	<u>\$54,114 02</u>

LIABILITIES.

Due shareholders on stock account.....	\$32,603 00
Accrued earnings due shareholders.....	3,195 70
Due members for advances.....	16,332 35
Surplus.....	1,979 97
Other liabilities.....	3 00
Total liabilities.....	<u>\$54,114 02</u>



## GOODELL PERMANENT LOAN ASSOCIATION.

BUFFALO, N. Y.

J. HENRY WALLENHORST, *President.*FRANK J. STOBEL, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$28,730 00
Cash on hand and in bank.....	781 79
Furniture and fixtures .....	42 50
Total assets.....	<u>\$29,554 29</u>

## LIABILITIES.

Due shareholders on stock account .....	\$26,150 00
Accrued earnings due shareholders.....	3,389 51
Surplus.....	14 78
Total liabilities.....	<u>\$29,554 29</u>

## GUILFORD SAVINGS AND LOAN ASSOCIATION.

No. 932 GENESEE STREET, BUFFALO, N. Y.

MICHAEL LAUBER, *President.*CHAS. F. WIEKUM, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$9,230 00
Cash on hand and in bank.....	425 85
Furniture and fixtures .....	110 00
Other assets.....	390 62
Total assets .....	<u>\$10,156 47</u>

## LIABILITIES.

Due shareholders on stock account .....	\$10,027 74
Accrued earnings due shareholders.....	128 73
Total liabilities.....	<u>\$10,156 47</u>

HAMBURGH SAVINGS AND LOAN ASSOCIATION.

HAMBURGH, N. Y.

NICHOLAS PAULY, *President.*

OTHO CHURCHILL, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$8,190 00
Cash on hand and in bank .....	982 56
Furniture and fixtures .....	25 00
Other assets.....	257 26
	<hr/>
Total assets .....	\$9,454 82
	<hr/> <hr/>

LIABILITIES.

Due shareholders on stock account .....	\$8,272 75
Accrued earnings due shareholders.....	1,182 07
	<hr/>
Total liabilities .....	\$9,454 82
	<hr/> <hr/>

HERCULES PERMANENT SAVING AND LOAN ASSOCIATION.

No. 217 CHERRY STREET, BUFFALO, N. Y.

CHAS. DETHLOFF, *President.*

JOHN BRAENNLICH, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$6,460 95
Cash on hand.....	38 46
Furniture and fixtures .....	75 17
	<hr/>
Total assets .....	\$6,574 58
	<hr/> <hr/>

LIABILITIES.

Due shareholders on stock account .....	\$6,238 21
Accrued earnings due shareholders.....	336 37
	<hr/>
Total liabilities. ....	\$6,574 58
	<hr/> <hr/>

HIGH AND PEACH SAVING AND LOAN ASSOCIATION.

No. 335 GENESEE STREET, BUFFALO, N. Y.

GEORGE GLOCK, *President.*

JOHN BRAENNLICH, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$1,842 64
Cash on hand and in bank.....	59 05
	<hr/>
Total assets.....	\$1,901 69
	<hr/> <hr/>



## LIABILITIES.

Due shareholders on stock account .....	\$1,806 61
Accrued earnings due shareholders .....	95 08
Total liabilities .....	<u>\$1,901 69</u>

## HOME DIME SAVINGS AND LOAN ASSOCIATION.

No. 623 JEFFERSON STREET, BUFFALO, N. Y.

CHAS. F. SCHELL, *President.*WM. O. WEIMAR, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$3,250 00
Cash on hand and in bank .....	67 03
Total assets .....	<u>\$3,317 03</u>

## LIABILITIES.

Due shareholders on stock account .....	\$2,960 10
Accrued earnings due shareholders .....	239 47
Premium and interest undivided .....	74 96
Other liabilities: Reg. fee .....	42 50
Total liabilities .....	<u>\$3,317 03</u>

## HOMESTEAD SAVINGS AND LOAN ASSOCIATION.

No. 19 WEST MOHAWK STREET, BUFFALO, N. Y.

MICHAEL NELLANY, *President.*ROBERT HUTCHISON, *Secretary.*

## ASSETS.

Loans on bonds and mortgage .....	\$147,700 00
Loans on other securities .....	15,300 00
Cash on hand and in bank .....	2,190 16
Furniture and fixtures .....	212 10
Other assets: Accrued premiums .....	679 00
Total assets .....	<u>\$166,081 26</u>

## LIABILITIES.

Due shareholders on stock account .....	\$129,859 60
Accrued earnings due shareholders .....	27,852 25
Due for loans .....	6,350 00
Surplus .....	2,019 41
Total liabilities .....	<u>\$166,081 26</u>

## HOWARD DIME SAVING AND LOAN ASSOCIATION.

HOWARD AND MADISON STREETS, BUFFALO, N. Y.

B. P. KANE, *President*.FRED. NEUNDER, *Secretary*.

ASSETS.	
Loans on bond and mortgage.....	\$6,166 25
Loans on other securities.....	335 25
Cash on hand and in bank.....	600 17
Total assets .....	<u>\$7,101 67</u>

## LIABILITIES.\*

## HOWARD MUTUAL SAVINGS AND LOAN ASSOCIATION.

No. 113 HOWARD STREET, BUFFALO, N. Y.

EDWARD AST, *President*.CHARLES KROTZ, *Secretary*.

ASSETS.	
Loans on bond and mortgage.....	\$25,681 25
Cash on hand and in bank.....	146 09
Furniture and fixtures .....	120 00
Total assets.....	<u>\$25,947 34</u>

## LIABILITIES.

Due shareholders on stock account.....	\$24,802 61
Accrued earnings due shareholders.....	433 33
Surplus .....	711 40
Total liabilities.....	<u>\$25,947 34</u>

HOWARD AND WATSON STREET PERMANENT DIME SAVING  
AND LOAN ASSOCIATION.

No. 113 HOWARD STREET, BUFFALO, N. Y.

GEORGE HUFFENSTEIN, *President*.C. L. DUSCHER, *Secretary*.

ASSETS.	
Loans on bond and mortgage†.....	\$10,118 25
Cash on hand and in bank.....	825 51
Total assets.....	<u>\$10,943 76</u>

\*So in original.

† Premium added to mortgage.



## LIABILITIES.

Due shareholders on stock account.....	\$9,887 20
Accrued earnings due shareholders.....	853 70
Surplus.....	156 86
Other liabilities .....	46 00
Total liabilities.....	<u>\$10,943 76</u>

## HYDRAULIC MUTUAL SAVINGS AND LOAN ASSOCIATION.

No. 709 SENECA STREET, BUFFALO, N. Y.

EDWARD AST, *President.*CHAS. KROTZ, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$66,947 00
Cash on hand and in bank.....	930 90
Furniture and fixtures .....	180 00
Total assets.....	<u>\$68,057 90</u>

## LIABILITIES.

Due shareholders on stock account .....	\$65,717 37
Accrued earnings due shareholders.....	1,139 14
Surplus.....	1,201 39
Total liabilities.....	<u>\$68,057 90</u>

## IRISH-AMERICAN SAVINGS AND LOAN ASSOCIATION.

FRANKLIN AND ERIE STREETS, BUFFALO, N. Y.

JAMES A. CAMPBELL, *President.*JAMES P. KOINE, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$300,170 00
Loans on other securities.....	27,950 00
Real estate.....	5,749 16
Cash on hand and in bank.....	1,613 56
Furniture and fixtures .....	33 75
Other assets:	
Advanced insurance. ....	32 50
Stationery and printing .....	142 50
Total assets .....	<u>\$335,691 47</u>

LIABILITIES.

Due shareholders on stock account.....	\$266,856 50
Accrued earnings due shareholders.....	58,469 85
Due for loans .....	5,000 00
Other liabilities: Undivided profits since last division .	5,365 12
Total liabilities....	<u>\$335,691 47</u>

IROQUOIS PERMANENT DIME SAVINGS AND LOAN  
ASSOCIATION.

No. 329 EAST GENESEE STREET, BUFFALO, N. Y.

CONRAD SCHABTACH, *President.*

H. J. D. SCHMIDT, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$528 00
Loans on other securities.....	201 00
Cash on hand and in bank.....	263 05
Furniture and fixtures .....	3 00
Total assets .....	<u>\$995 05</u>

LIABILITIES.

Due shareholders on stock account .....	\$650 30
Accrued earnings due shareholders.....	44 75
Due for loans from bank .....	300 00
Total liabilities.....	<u>\$995 05</u>

JEFFERSON PERMANENT DIME SAVINGS AND LOAN  
ASSOCIATION.

No. 167 JEFFERSON STREET, BUFFALO, N. Y.

CHARLES L. SAUER, *President.*

J. J. HARRISON, *Secretary.*

ASSETS.

Loans on bond and mortgage ...	\$66,528 25
Cash on hand and in bank.....	324 53
Furniture and fixtures .....	324 92
Total assets.....	<u>\$67,177 70</u>



## LIABILITIES.

Due shareholders on stock account .....	\$60,042 05
Accrued earnings due shareholders.....	5,592 98
Surplus undivided profit .....	179 52
Surplus and expense account .....	169 15
Other liabilities : Money held in trust .....	1,194 00
Total liabilities.....	<u>\$67,177 70</u>

## JOHNSON PERMANENT SAVINGS AND LOAN ASSOCIATION.

BUFFALO, N. Y.

PETER MORLOCK, *President*.JOHN E. ZENNER, *Secretary*.

## ASSETS.

Loans on bond and mortgage.....	\$27,560 00
Cash on hand and in bank.....	2,454 00
Furniture and fixtures .....	145 00
Total assets.....	<u>\$30,159 00</u>

## LIABILITIES.

Due shareholders on stock account.....	} *\$21,807 75
Accrued earnings due shareholders.....	
Due for loans .....	7,988 75
Surplus.....	362 50
Total liabilities.....	<u>\$30,159 00</u>

## LACKAWANNA PERMANENT SAVING AND LOAN ASSOCIATION.

EAST BUFFALO, N. Y.

JOHN H. MERRILL, *President*.FRANK CLEARY, *Secretary*.

## ASSETS.

Loans on bond and mortgage.....	\$25,111 00
Total assets .....	<u>\$25,111 00</u>

\* This association was changed from a terminating to a permanent one in December, 1885, therefore cannot determine the exact amount of principal and profits without very tedious work through all the old books.

LIABILITIES.

Due shareholders on stock account .....	\$15,781 25
Accrued earnings due shareholders.....	1,622 14
Due for loans .....	5,562 12
Surplus.....	210 32
Bills payable.....	1,935 17
Total liabilities.....	<u>\$25,111 00</u>

LANCASTER SAVINGS AND LOAN ASSOCIATION.

LANCASTER, N. Y.

CHARLES W. FULLER, *President.*

MILTON BROWNE, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$1,950 00
Cash on hand and in bank.....	680 61
Total assets .....	<u>\$2,630 61</u>

LIABILITIES.

Due shareholders on stock account.....	\$2,504 50
Accrued earnings due shareholders.....	126 11
Total liabilities.....	<u>\$2,630 61</u>

LEMON DIME SAVINGS AND LOAN ASSOCIATION.

No. 88 LEMON STREET, BUFFALO, N. Y.

PETER J. RECHIN, *President.*

ANDREW WERNER, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$1,600 00
Cash on hand and in bank .....	306 76
Total assets .....	<u>\$1,906 76</u>

LIABILITIES.

Due shareholders on stock account.....	\$1,906 76
Total liabilities.....	<u>\$1,906 76</u>



LEMON AND VIRGINIA PERMANENT SAVING AND AID ASSOCIATION.

No. 88 LEMON STREET, BUFFALO, N. Y.

JOSEPH MILLER, *President.*

HENRY SCHWENDLER, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$2,210 00
Cash on hand and in bank.....	1,159 44
Furniture and fixtures .....	50 00
	<hr/>
Total assets .....	\$3,419 44
	<hr/> <hr/>

LIABILITIES.

Due shareholders on stock account .....	\$3,106 75
Accrued earnings due shareholders.....	188 39
Surplus.....	124 30
	<hr/>
Total liabilities.....	\$3,419 44
	<hr/> <hr/>

LUDWIG PERMANENT SAVING AND LOAN ASSOCIATION.

No. 900 BROADWAY, BUFFALO, N. Y.

JOSEPH BRACHMANN, *President.*

PETER MORLOCK, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$650 00
Cash on hand and in bank.....	885 58
	<hr/>
Total assets .....	\$1,535 58
	<hr/> <hr/>

LIABILITIES.

Due shareholders on stock account.....	\$1,412 25
Accrued earnings due shareholders.....	85 35
Surplus.....	37 98
	<hr/>
Total liabilities.....	\$1,535 58
	<hr/> <hr/>

## LUITPOLD PERMANENT SAVING AND LOAN ASSOCIATION.

No. 560 BROADWAY, BUFFALO, N. Y.

CHAS. ROTHBOLLER, *President*.PETER SCHAEFER, *Secretary*.

## ASSETS.

Loans on bond and mortgage.....	\$10,920 00
Cash on hand .....	1,652 76
Furniture and fixtures .....	50 00
Other assets.....	58 00
Total assets .....	<u>\$12,680 76</u>

## LIABILITIES.

Due shareholders on stock account.....	\$12,098 50
Accrued earnings due shareholders.....	448 13
Surplus.....	134 13
Total liabilities.....	<u>\$12,680 76</u>

MAIN STREET AND COLD SPRING PERMANENT SAVING AND  
LOAN ASSOCIATION.

MAIN STREET AND GLENWOOD AVENUE, BUFFALO, N. Y.

DANIEL MCKILLEN, *President*.J. W. WAGNER, *Secretary*.

## ASSETS.

Loans on bond and mortgage.....	\$1,560 00
Cash on hand and in bank.....	607 55
Total assets .....	<u>*\$2,167 55</u>

## LIABILITIES.

Due shareholders on stock account.....	\$2,038 00
Accrued earnings due shareholders.....	114 19
Total liabilities.....	<u>*\$2,152 19</u>

\*So in original.



MAIN STREET PERMANENT LOAN ASSOCIATION.

EAST, NORTH AND MAIN STREETS, BUFFALO, N. Y.

F. W. BEER, *President.*

H. B. HEMENWAY, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$2,599 04
Cash on hand and in bank .....	322 50
Furniture and fixtures .....	35 00
<hr/>	
Total assets .....	\$2,956 54
<hr/>	

LIABILITIES.

Due shareholders on stock account .....	\$2,924 71
Surplus .....	31 83
<hr/>	
Total liabilities .....	\$2,956 54
<hr/>	

MASTEN AND EATON PERMANENT SAVING AND AID  
ASSOCIATION.

CORNER MASTEN AND EATON STREETS, BUFFALO, N. Y.

JOHN PUNDT, *President.*

LOUIS BERWICKE, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$2,787 75
Cash on hand and in bank. ....	42 11
Other assets .....	73 98
<hr/>	
Total assets .....	*\$2,903 84
<hr/>	

LIABILITIES.

Due shareholders on stock account .....	\$2,742 89
Surplus .....	2 75
<hr/>	
Total liabilities .....	*\$2,745 64
<hr/>	

\* So in original.

METROPOLITAN MUTUAL SAVINGS AND LOAN ASSOCIATION.

No. 676 BROADWAY, BUFFALO, N. Y.

JOSEPH PFEIFFER, *President.*

GEORGE A. PARADEIS, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$15,080 00
Cash on hand and in bank .....	535 29
Furniture and fixtures .....	364 45
Total assets .....	<u>\$15,979 74</u>

LIABILITIES.

Due shareholders on stock account .....	\$14,861 15
Accrued earnings due shareholders .....	1,092 43
Surplus .....	26 16
Total liabilities .....	<u>\$15,979 74</u>

MICHIGAN AND SYCAMORE PERMANENT LOAN AND SAVINGS ASSOCIATION.

No. 597 MICHIGAN STREET, BUFFALO, N. Y.

AUGUST BAETZOLD, *President.*

OTTO MOEHLAN, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$17,045 00
Cash on hand and in bank .....	961 58
Furniture and fixtures: Safe .....	27 00
Total assets .....	<u>*\$18,033 58</u>

LIABILITIES.

Due shareholders on stock account .....	} \$18,541 57
Accrued earnings due shareholders .....	
Surplus .....	10 61
Total liabilities .....	<u>*\$18,552 18</u>

\*So in original.



## MULBERRY PERMANENT SAVINGS AND LOAN ASSOCIATION,

No. 3.

No. 159 MULBERRY STREET, BUFFALO, N. Y.

FRANK G. METZGER, *President*.ANDREW WERNER, *Secretary*.

## ASSETS.

Loans on bond and mortgage.....	\$11,927 50
Cash on hand and in bank.....	356 55
Furniture and fixtures .....	60 00
Total assets .....	<u>*\$12,344 05</u>

## LIABILITIES.

Due shareholders on stock account .....	\$11,907 10
Accrued earnings due shareholders.....	313 22
Surplus.....	122 73
Total liabilities.....	<u>*\$12,343 05</u>

## MUTUAL HOME AND SAVINGS ASSOCIATION.

CORNER GRANT AND FERRY STREETS, BUFFALO, N. Y

EDWARD H. KERN, *President*.E. M. COLLATEL, *Secretary*.

## ASSETS.

Loans on bond and mortgage.....	\$25,740 00
Cash on hand and in bank.....	772 02
Furniture and fixtures .....	11 00
Other assets:	
Stationery and advertising matter .....	79 52
Interest, premiums and fines due from members .....	12 59
Total assets .....	<u>\$26,615 13</u>

## LIABILITIES.

Due shareholders on stock account .....	\$25,005 74
Accrued earnings due shareholders.....	609 39
Other liabilities: Bills payable .....	1,000 00
Total liabilities .....	<u>\$26,615 13</u>

\* So in original.

## NEW RESERVOIR PERMANENT DIME SAVINGS AND LOAN ASSOCIATION.

CORNER BEST AND JEFFERSON STREETS, BUFFALO, N. Y.

BERNHARD LEHMANN, *President.*

HENRY J. D. SCHMIDT, *Secretary.*

### ASSETS.

Loans on bond and mortgage .....	\$1,039 40
Cash on hand and in bank .....	1,014 51
Furniture and fixtures .....	3 06
 Total assets .....	 <u>\$2,056 91</u>

### LIABILITIES.

Due shareholders on stock account .....	\$1,056 91
Other liabilities (borrowed money from bank) .....	1,000 00
 Total liabilities .....	 <u>\$2,056 91</u>

## NIAGARA SAVINGS FUND AND AID ASSOCIATION.

CORNER OF HAMILTON AND EAST STREETS, BUFFALO, N. Y.

FRANK SCHULZE, *President.*

FRIEDRICH FUHRMAN, *Secretary.*

### ASSETS.

Loans on bond and mortgage .....	\$6,720 00
Cash on hand and in bank .....	437 63
Other assets .....	14 34
 Total assets .....	 <u>\$7,171 97</u>

### LIABILITIES.

Due shareholders on stock account .....	\$5,750 00
Accrued earnings due shareholders .....	1,421 97
 Total liabilities .....	 <u>\$7,171 97</u>

## NIAGARA SAVINGS AND LOAN ASSOCIATION.

TONAWANDA, N. Y.

E. G. RIESTERER, *President.*

THOMAS E. STOCUM, *Secretary.*

### ASSETS.

Loans on bond and mortgage .....	\$17,030 00
Cash on hand and in bank .....	1,278 20
Furniture and fixtures .....	142 50
 Total assets .....	 <u>\$18,450 70</u>



## LIABILITIES.

Due shareholders on stock account.....	\$15,650 75
Accrued earnings due shareholders .....	2,799 95
Total liabilities.....	<u>\$18,450 70</u>

### NORTH STREET PERMANENT SAVINGS AND LOAN ASSOCIATION.

131 MASTEN STREET, BUFFALO, N. Y.

GEORGE J. REID, *President*.• LOUIS J. ULRICH, *Secretary*.

## ASSETS.

Loans on bond and mortgage.....	\$1,879 00
Cash on hand and in bank.....	17 71
Furniture and fixtures .....	100 00
Total assets.....	<u>\$1,996 71</u>

## LIABILITIES.

Due shareholders on stock account.....	\$1,692 50
Accrued earnings due shareholders.....	204 21
Surplus .....	100 00
Total liabilities.....	<u>\$1,996 71</u>

### OLD HOMESTEAD SAVINGS AND LOAN ASSOCIATION.

BUFFALO, N. Y.

LOUIS GOLDSTEIN, *President*.THEO. H. SCHORR, *Secretary*.

## ASSETS.

Loans on bond and mortgage.....	\$1,952 50
Cash on hand and in bank.....	12 88
Furniture, fixtures and books.....	64 00
Total assets.....	<u>\$2,029 38</u>

## LIABILITIES.

Due shareholders on stock account.....	\$1,862 53
Due for loans .....	85 00
Other liabilities on expense account .....	81 85
Total liabilities.....	<u>\$2,029 38</u>

ORIENTAL PERMANENT DIME ACCUMULATING SAVINGS  
AND LOAN ASSOCIATION.

232 BROADWAY, BUFFALO, N. Y.

C. J. DRESCHER, *President.*

GEORGE J. KIRSCH, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$5,200 00
Cash on hand and in bank .....	788 60
Total assets .....	<u>\$5,988 60</u>

LIABILITIES.

Due shareholders on stock account.....	\$5,200 00
Accrued earnings due shareholders.....	788 60
Total liabilities.....	<u>\$5,988 60</u>

PECKHAM DIME SAVINGS AND LOAN ASSOCIATION.

91 PECKHAM STREET, BUFFALO, N. Y.

EDWARD AST, *President.*

JACOB ROSCHE, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$2,415 50
Undivided interest. ....	28 94
Cash on hand and in bank.....	93 72
Furniture and fixtures .....	64 89
Other assets .....	76 06
Total assets.....	<u>\$2,679 11</u>

LIABILITIES.

Due shareholders on stock account .....	\$2,213 60
Accrued earnings due shareholders.....	136 00
Due for loans to members .....	159 62
Surplus.....	169 89
Total liabilities.....	<u>\$2,679 11</u>



## PEOPLES' DIME SAVINGS AND LOAN ASSOCIATION.

BUFFALO, N. Y.

A. E. ROMER, *President.*FRED SCHULTZ, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$7,200 00
Cash on hand and in bank.....	1,345 56
Furniture and fixtures .....	89 60
Total assets .....	<u>\$8,635 16</u>

## LIABILITIES.

Due shareholders on stock account.....	\$8,418 99
Accrued earnings due shareholders.....	77 96
Surplus, reserve fund.....	107 63
Other liabilities: Balance to credit of expense account..	30 58
Total liabilities.....	<u>\$8,635 16</u>

## PEOPLE'S PERMANENT DIME SAVINGS AND LOAN ASSOCIATION.

No. 906 SENECA STREET, BUFFALO, N. Y.

B. L. FISCHER, *President.*M. KAVANAUGH, *Secretary.*

## ASSETS.

Loans on bond and mortgage . . . . .	\$19,800 00
Cash on hand and in bank . . . . .	3,249 89
Furniture and fixtures . . . . .	95 00
Total assets . . . . .	<u>\$23,144 89</u>

## LIABILITIES.

Due shareholders on stock account....	\$21,048 86
Accrued earnings due shareholders . . . . .	1,945 17
Surplus.....	150 86
Total liabilities.....	<u>\$23,144 89</u>

PLYMOUTH PERMANENT SAVINGS, LOAN AND AID  
ASSOCIATION.

No. 282 PLYMOUTH AVENUE, BUFFALO, N. Y.

HERMAN HITZEL, *President.*

JOHN F. BURGDORF, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$4,800 00
Cash on hand and in bank .....	10 27
	<hr/>
Total assets .....	\$4,810 27
	<hr/> <hr/>

LIABILITIES.

Due shareholders on stock account .....	\$4,349 30
Accrued earnings due shareholders .....	460 97
	<hr/>
Total liabilities .....	\$4,810 27
	<hr/> <hr/>

PLYMOUTH ROCK SAVINGS AND AID ASSOCIATION.

CORNER BEST AND JEFFERSON STREETS, BUFFALO, N. Y.

BERNHARD LEHMANN, *President.*

HENRY J. D. SCHMIDT, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$18,192 80
Cash on hand and in bank .....	205 98
Furniture and fixtures .....	82 00
	<hr/>
Total assets .....	\$18,480 78
	<hr/> <hr/>

LIABILITIES.

Due shareholders on stock account .....	\$17,353 79
Accrued earnings due shareholders .....	38 99
Due for loans .....	88 00
Other liabilities: Loaned money .....	1,000 00
	<hr/>
Total liabilities .....	\$18,480 78
	<hr/> <hr/>



### PRATT AND CLINTON DIME SAVINGS AND LOAN ASSOCIATION.

CORNER PRATT AND CLINTON STREETS, BUFFALO, N. Y.

ROBERT CHILCOTT, *President*.

ADAM FOX, *Secretary*.

#### ASSETS.

Loans on bond and mortgage.....	\$4,420 00
Cash on hand and in bank.....	26 50
Furniture and fixtures, one screen, singe and rubber stamp* .....	
Total assets.....	<u><u>*\$4,446 50</u></u>

#### LIABILITIES.

Due shareholders on stock account.....	\$3,680 20
Accrued earnings due shareholders .....	335 87
Due for loans .....	4,108 50
Surplus .....	26 50
Total liabilities.....	<u><u>*8,151 07</u></u>

### PROVIDENT SAVINGS AND LOAN ASSOCIATION.

No. 390 GENESEE STREET, BUFFALO, N. Y.

JAMES O. MUNROE, *President*.

ANDREW ROCK, *Secretary*.

#### ASSETS.

Loans on bond and mortgage.....	\$6,980 00
Cash on hand and in bank.....	224 19
Total assets .....	<u><u>\$7,204 19</u></u>

#### LIABILITIES.

Due shareholders on stock account.....	\$6,564 25
Accrued earnings due shareholders.....	639 94
Total liabilities.....	<u><u>\$7,204 19</u></u>

\* So in original.

QUEEN CITY PERMANENT DIME SAVINGS AND LOAN  
ASSOCIATION.

No. 66 SPRING STREET, BUFFALO, N. Y.

THOMAS McCORMICK, *President.*

M. R. PARKER, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$2,900 00
Cash on hand and in bank. ....	321 09
Furniture and fixtures .....	211 21
<hr/>	
Total assets.....	\$3,432 30
<hr/> <hr/>	

LIABILITIES.

Due shareholders on stock account.....	\$2,768 00
Accrued earnings due shareholders.....	348 00
Surplus.....	316 30
<hr/>	
Total liabilities.....	\$3,432 30
<hr/> <hr/>	

RIVERSIDE SAVING FUND AND AID ASSOCIATION.

BUFFALO, N. Y.

GEORGE DENNER, *President.*

HENRY J. SANDER, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$29,000 00
Cash on hand and in bank.....	378 57
Other assets (stationery) ....	58 55
<hr/>	
Total assets.....	\$29,437 12
<hr/> <hr/>	

LIABILITIES.

Due shareholders on stock account.....	\$26,451 50
Accrued earnings due shareholders.....	2,985 62
<hr/>	
Total liabilities .....	\$29,437 12
<hr/> <hr/>	



## ROCK SAVINGS AND LOAN ASSOCIATION.

No. 1229 NIAGARA STREET, BUFFALO, N. Y.

JAMES SIMPSON, *President.*ANDREW GREEN, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$4,810 00
Furniture and fixtures .....	50 00
Total assets .....	<u>\$4,860 00</u>

## LIABILITIES.

Due shareholders on stock account .....	\$4,352 50
Accrued earnings due shareholders .....	350 04
Surplus .....	157 46
Total liabilities .....	<u>\$4,860 00</u>

## ROSE PERMANENT SAVING AND LOAN ASSOCIATION.

No. 105 PEACH STREET, BUFFALO, N. Y.

CHRIST. WEIHRICH, *President.*JOHN BRAENNLICH, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$2,839 84
Furniture and fixtures .....	67 47
Total assets .....	<u>\$2,907 31</u>

## LIABILITIES.

Due shareholders on stock account .....	\$2,762 00
Accrued earnings due shareholders .....	145 31
Total liabilities .....	<u>\$2,907 31</u>

## SECOND WARD LOAN ASSOCIATION.

No. 97 ELLICOTT STREET, BUFFALO, N. Y.

AUSTIN S. BARKER, *President.*A. PETERS, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$3,743 50
Cash on hand and in bank .....	688 04
Total assets .....	<u>\$4,431 54</u>

LIABILITIES.

Due shareholders on stock account.....	\$4,404 20
Surplus.....	27 34
Total liabilities.....	<u>\$4,431 54</u>

SENECA PERMANENT DIME SAVINGS AND LOAN  
ASSOCIATION.

No. 786 SENECA STREET, BUFFALO, N. Y.

WM. STOENHAAS, *President.*

CHARLES GUHLOW, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$905 50
Cash on hand and in bank.....	256 26
Furniture and fixtures .....	52 04
Other assets.....	23 32
Total assets .....	<u>\$1,237 12</u>

LIABILITIES.

Due shareholders on stock account .....	\$1,034 20
Accrued earnings due shareholders .....	98 64
Due for loans .....	28 92
Surplus.....	75 36
Total liabilities.....	<u>\$1,237 12</u>

SEVENTH WARD PERMANENT SAVINGS AND AID  
ASSOCIATION.

BUFFALO, N. Y.

GEORGE MILLER, *President.*

JOHN VASSELER, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$2,490 00
Cash on hand and in bank .....	216 18
Furniture and fixtures .....	5 00
Total assets .....	<u>*\$2,711 18</u>

LIABILITIES.

Due shareholders on stock account .....	\$2,318 11
Total liabilities .....	<u>*\$2,318 11</u>

\* So in original.



## SUPERIOR PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 308 JEFFERSON STREET, BUFFALO, N. Y.

HERMAN BIEBENDT, *President.*WILLIAM RITTER, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$4,831 50
Cash on hand and in bank.....	108 31
Total assets.....	<u>\$4,939 81</u>

## LIABILITIES.

Due shareholders on stock account.....	\$4,349 00
Accrued earnings due shareholders.....	470 00
Surplus .....	120 81
Total liabilities.....	<u>\$4,939 81</u>

## SYCAMORE AND JOHNSON PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 621 SYCAMORE STREET, BUFFALO, N. Y.

WILLIAM GERLACH, *President.*GEORGE H. GEBANER, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$3,069 56
Cash on hand and in bank.....	103 63
Furniture and fixtures .....	82 60
Total assets.....	<u>*\$3,255 79</u>

## LIABILITIES.

Due shareholders on stock account.....	\$4,377 30
Total liabilities.....	<u>*\$4,377 30</u>

## SYCAMORE SAVING AND LOAN ASSOCIATION.

No. 518 SYCAMORE STREET, BUFFALO, N. Y.

JOSEPH MICHELS, *President.*SIMPART MARQUART, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$7,410 00
Total assets ...	<u>\$7,410 00</u>

LIABILITIES.

Due shareholders on stock account .....	\$6,688 00
Accrued earnings due shareholders.....	466 24
Surplus.....	200 63
Other liabilities .....	55 13
	<hr/>
Total liabilities.....	\$7,410 00
	<hr/> <hr/>

TERRACE SAVINGS AND LOAN ASSOCIATION.

BUFFALO, N. Y.

GEORGE IRISH, *President.*

GEORGE C. LAUB, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$20,425 00
Cash on hand and in bank .....	653 48
	<hr/>
Total assets .....	\$21,078 48
	<hr/> <hr/>

LIABILITIES.

Due shareholders on stock account .....	\$17,308 25
Accrued earnings due shareholders.....	3,770 23
	<hr/>
Total liabilities .....	\$21,078 48
	<hr/> <hr/>

THIRD WARD PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 477 SENECA STREET, BUFFALO, N. Y.

C. A. LEIBLEE, *President.*

GEORGE A. KUBLI, *Secretary.*

ASSETS.

Loans on bond and mortgage. ....	\$93,600 00
Loans on other securities.....	700 00
Cash on hand and in bank.....	63 63
Furniture and fixtures (inventory) .....	300 00
	<hr/>
Total assets.....	\$94,663 63
	<hr/> <hr/>

LIABILITIES.

Due shareholders on stock account .....	\$90,793 90
Accrued earnings due shareholders .....	2,132 43
Expense fund .....	1,737 30
	<hr/>
Total liabilities.....	\$94,663 63
	<hr/> <hr/>



# TONAWANDA ENTERPRISE AID AND SAVINGS ASSOCIATION.

TONAWANDA, N. Y.

E. G. RIESTERER, *President.*

E. W. BETTS, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$102,180 00
Cash on hand and in bank.....	2,336 25
Total assets.....	<u>\$104,516 25</u>

## LIABILITIES.

Due shareholders on stock account.....	\$86,936 50
Accrued earnings due shareholders.....	17,579 75
Total liabilities.....	<u>\$104,516 25</u>

# TWELFTH WARD SAVING AND AID ASSOCIATION.

CORNER NIAGARA STREET AND HERTEL AVENUE, BUFFALO, N. Y.

FRANK POTTS, *President.*

OTTO M. MINDNICH, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$35,230 00
Cash on hand and in bank.....	1,233 45
Total assets.....	<u>\$36,463 45</u>

## LIABILITIES.

Due shareholders on stock account.....	\$30,325 00
Accrued earnings due shareholders.....	6,138 45
Total liabilities.....	<u>\$36,463 45</u>

UNION SAVING AND AID ASSOCIATION.

No. 336 BROADWAY, BUFFALO, N. Y.

LOUIS BOWHERS, *President.*

JOHN W. SCHLEHR, *Secretary.*

ASSETS.

Loans on bond and mortgage, 131 shares only as col- lateral, no more than one-third paid *.....	\$17,030 00
Cash on hand .....	16 80
Total assets .....	<u>†\$17,048 80</u>

LIABILITIES.

No stock except dues as they are paid weekly due shareholders on stock account.†

WALDEN AVENUE DIME SAVINGS AND LOAN ASSOCIATION.

No. 214 WALDEN AVENUE, BUFFALO, N. Y.

HERMAN LESSING, *President.*

EMIL STURM, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$4,400 00
Cash on hand and in bank.....	3 06
Total assets .....	<u>\$4,403 06</u>

LIABILITIES.

Due shareholders on stock account .....	\$3,998 80
Accrued earnings due shareholders.....	365 51
Due for loans .....	38 75
Total liabilities.....	<u>\$4,403 06</u>

\* We have no assets except the weekly dues, and as they are paid in by members and paid again to some member forthwith leaving only portions of a share or a small amount on hand and sometimes none.

† So in original.

‡ Four hundred and ninety-nine shares held by members, of which there are 181 shares paid to members leaving 318 shares to pay to members which will wind up the society in about four and one-half years.



# WALDEN AVENUE PERMANENT SAVINGS AND LOAN ASSOCIATION.

CORNER WALDEN AND BAILEY AVENUES, BUFFALO, N. Y.

ALEX. FRASER, *President.*

JOSEPH MEAD, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$11,400 00
Cash on hand and in bank.....	129 12
Furniture and fixtures .....	49 46
Total assets.....	<u>\$11,578 58</u>

## LIABILITIES.

Due shareholders on stock account .....	\$8,651 04
Accrued earnings due shareholders.....	640 68
Due for loans .....	2,157 74
Surplus .....	129 12
Total liabilities.....	<u>\$11,578 58</u>

# WEST SIDE SAVINGS AND LOAN ASSOCIATION.

No. 233 ALLEN STREET, BUFFALO, N. Y.

CHAS. A. POOLEY, *President.*

GUY L. BAKER, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$36,270 00
Cash on hand and in bank.....	7 03
Furniture and fixtures .....	63 33
Other assets: Stationery and printing.....	63 00
Total assets .....	<u>\$36,403 36</u>

## LIABILITIES.

Due shareholders on stock account.....	\$32,255 00
Accrued earnings due shareholders.....	4,018 35
Other liabilities: Loss and gain.....	130 01
Total liabilities. ....	<u>\$36,403 36</u>

## WEST UTICA STREET LOAN AND SAVING ASSOCIATION.

No. 606 WEST UTICA STREET, BUFFALO, N. Y.

N. O. PARKS, *President.*C. S. HATCH, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$2,875 00
Cash on hand and in bank.....	139 39
Total assets .....	<u>\$3,014 39</u>

## LIABILITIES.

Due shareholders on stock account .....	\$2,316 00
Accrued earnings due shareholders.....	698 39
Total liabilities.....	<u>\$3,014 39</u>

## WILLIAM STREET DIME SAVING AND LOAN ASSOCIATION.

CORNER RANDALL AND WILLIAM STREETS, BUFFALO, N. Y.

FREDERICK A. JUERGENS, *President.*PETER G. MOHR, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$17,240 70
Cash on hand and in bank....	2,720 42
Furniture and fixtures .....	200 00
Other assets.....	120 00
Total assets .....	<u>\$20,281 12</u>

## LIABILITIES.

Due shareholders on stock account .....	\$17,161 44
Accrued earnings due shareholders.....	1,435 41
Surplus.....	280 66
Other liabilities: Due treasurer .....	1,403 61
Total liabilities.....	<u>\$20,281 12</u>



### WILLIAM STREET PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 272 WILLIAM STREET, BUFFALO, N. Y.

JOSEPH B. MILLER, *President.*

FRANK R. BUCKDESCHER, *Secretary.*

#### ASSETS.

Loans on bond and mortgage .....	\$14,276 39
Cash on hand and in bank .....	1,555 70
	<hr/>
Total assets .....	\$15,832 09
	<hr/> <hr/>

#### LIABILITIES.

Due shareholders on stock account .....	\$12,633 12
Accrued earnings due shareholders .....	1,272 24
Surplus .....	1,926 73
	<hr/>
Total liabilities .....	\$15,832 09
	<hr/> <hr/>

### WILLIAM AND SHERMAN MUTUAL SAVINGS AND LOAN ASSOCIATION.

No. 571 WILLIAM STREET, BUFFALO, N. Y.

JACOB ROESCH, *President.*

HENRY GEYER, *Secretary.*

#### ASSETS.

Loans on bond and mortgage .....	\$47,575 50
Cash on hand and in bank .....	4,192 25
Furniture and fixtures .....	40 00
	<hr/>
Total assets .....	\$51,807 75
	<hr/> <hr/>

#### LIABILITIES.

Due shareholders on stock account .....	\$45,694 25
Accrued earnings due shareholders .....	5,757 69
Surplus .....	355 81
	<hr/>
Total liabilities .....	\$51,807 75
	<hr/> <hr/>

## WINSLOW PERMANENT SAVINGS AND LOAN ASSOCIATION.

CORNER SYCAMORE AND WALNUT STREETS, BUFFALO, N. Y.

THOS. HÆLSCHER, *President.*JOSEPH STOCKMAR, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$15,800 00
Cash on hand and in bank.....	473 53
Total assets.....	<u>\$16,273 53</u>

## LIABILITIES.

Due shareholders on stock account.....	\$14,356 90
Accrued earnings due shareholders....	1,611 64
Surplus .....	101 99
Interest account undivided .....	203 00
Total liabilities.....	<u>\$16,273 53</u>

## FULTON COUNTY.

## GLOVERSVILLE BUILDING AND LOAN ASSOCIATION.

GLOVERSVILLE, N. Y.

WILLIAM F. STEELE, *President.*FRED. E. DILLINGHAM, *Secretary.*

## ASSETS.

Loans on bond and mortgage..	\$29,902 50
Cash on hand and in bank.....	2,187 75
Dues and fines in arrears.....	1 95
Total assets .....	<u>\$32,092 20</u>

## LIABILITIES.

Due shareholders on stock account, dues paid and dividends declared up to and including September 22, 1890,	\$22,490 90
Surplus .....	3,140 79
Other liabilities:	
Dues paid between September 22, 1890, and January 1, 1891. ....	5,607 30
Dividend credit to shareholders December 22, 1890 ....	814 70
Salaries and rent unpaid .....	5 81
Interest paid in advance.....	32 70
Total liabilities.....	<u>\$32,092 20</u>



## GENESEE COUNTY.

GENESEE COUNTY PERMANENT LOAN AND BUILDING  
ASSOCIATION.

BATAVIA, N. Y.

GEORGE WIARD, *President.*B. F. HAMILTON, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$111,468 37
Real estate.....	2,258 46
Cash on hand and in bank.....	1,113 76
Furniture and fixtures .....	29 66
Total assets .....	<u>\$114,870 25</u>

## LIABILITIES.

Due shareholders on stock account.....	\$111,290 04
Accrued earnings due shareholders.....	1,603 09
Surplus reserve .....	1,977 12
Total liabilities.....	<u>\$114,870 25</u>

## GREENE COUNTY.

## BUILDING AND LOAN ASSOCIATION OF CATSKILL.

CATSKILL, N. Y.

THOMAS E. FERRIER, *President.*WM. E. TORREY, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$11,100 00
Cash on hand and in bank .....	559 14
Other assets: Expense account....	199 41
Total assets.....	<u>\$11,858 55</u>

## LIABILITIES.

Due shareholders on stock account ....	\$9,950 88
Accrued earnings due shareholders.....	1,465 67
Due for loans .....	400 00
Other liabilities: Advanced dues .....	42 00
Total liabilities.....	<u>\$11,858 55</u>

## HERKIMER COUNTY.

ILION PERMANENT SAVING, BUILDING AND LOAN  
ASSOCIATION.

ILION, N. Y.

SAMUEL S. RUSSELL, *President.*W. H. GRIMSHAW, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$22,995 00
Cash on hand and in bank.....	1,664 78
Total assets.....	<u>\$24,659 78</u>

## LIABILITIES.

Due shareholders on stock account.....	\$24,235 43
Accrued earnings due shareholders.....	
Surplus.....	274 41
Other liabilities:	
Interest paid in advance.....	6 80
Guarantee or reserve fund.....	143 14
Total liabilities.....	<u>\$24,659 78</u>

## JEFFERSON COUNTY.

## CARTHAGE SAVINGS, LOAN AND BUILDING ASSOCIATION.

CARTHAGE, N. Y.

H. M. MOSHER, *President.*H. B. EDMUNDS, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$26,250 00
Cash on hand and in bank.....	187 97
Furniture and fixtures .....	99 75
Total assets.....	<u>*\$26,537 69</u>

## LIABILITIES.

Due shareholders on stock account .....	\$21,072 25
Accrued earnings due shareholders.....	2,557 14
Due for loans .....	1,614 14
Surplus .....	1,274 16
Total liabilities.....	<u>*\$26,537 69</u>



## SECURITY BUILDING, LOAN AND SAVING ASSOCIATION.

CLAYTON, N. Y.

JAMES JOHNSON, *President*.A. E. WOOD, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$19,050 00
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Total assets .....	\$19,050 00
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## LIABILITIES.

Due shareholders on stock account .....	\$15,501 00
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Accrued earnings due shareholders .....	1,482 29
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Other liabilities:

Borrowed cash .....	1,528 58
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Advanced dues .....	492 50
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Advanced interest and premium .....	45 63
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Total liabilities .....	\$19,050 00
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## WATERTOWN SAVINGS, LOAN AND BUILDING ASSOCIATION.

WATERTOWN, N. Y.

J. B. WISE, *President*.J. L. SMITH, *Secretary*.

## ASSETS.

Loan on bond and mortgage .....	\$90,750 00
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Loans on other securities .....	625 00
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Cash on hand and in bank .....	2,524 67
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Total assets .....	\$93,899 67
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## LIABILITIES.

Due shareholders on stock account .....	\$79,530 74
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Accrued earnings due shareholders .....	11,675 64
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Surplus .....	2,693 29
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Total liabilities .....	\$93,899 67
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## KINGS COUNTY.

## ATLANTIC CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

BROOKLYN, N. Y.

CHARLES W. PINKNEY, *President.*WILLIAM J. NAGLE, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$55,300 00
Cash on hand and in bank .....	159 15
Furniture and fixtures.....	400 00
Total assets .....	<u>\$55,859 15</u>

## LIABILITIES.

Due shareholders on stock account.....	\$38,701 95
Accrued earnings due shareholders. ....	2,992 35
Due for loans .....	1,794 80
Surplus.....	9,870 05
Other liabilities:	
Temporary loan (note) .....	2,500 00
Total liabilities .....	<u>\$55,859 15</u>

## BEDFORD CO-OPERATIVE BUILDING LOAN ASSOCIATION.

BROOKLYN, N. Y.

ALEXANDER RAY, *President.*JOHN H. BLAKE, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$62,850 00
Loans on other securities (stock).....	2,824 00
Cash on hand and in bank .....	1,208 97
Other assets:	
Installments due .....	736 00
Interest due.....	273 25
Redemption fees due.....	224 73
Fines due.....	127 40
Insurance due .....	4 80
Property commission expenses due .....	80 05
Total assets.....	<u>\$68,329 20</u>



## LIABILITIES.

Due shareholders on stock account.....	}	\$53,263 63
Accrued earnings due shareholders.....		
Due for loans .....		12,114 82
Other liabilities:		
Installments paid in advance .....		10 00
Bills payable.....		2,940 75
Total liabilities.....		<u>\$68,329 20</u>

BROOKLYN CITY CO-OPERATIVE BUILDING AND LOAN  
ASSOCIATION.

BROOKLYN, N. Y.

JOSEPH H. DELANEY, *President.*FRANK C. WILLETT, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$269,850 00
Real estate .....	5,000 00
Cash on hand and in bank.....	641 84
Furniture and fixtures .....	} 467 52
Other assets .....	
Taxes due from J. H. Williams.....	10 12
Insurance due from J. H. Williams .....	12 00
Interest and premium due.....	158 81
<hr/>	
Total assets .....	\$276,140 29

## LIABILITIES.

Due shareholders on stock account.....	\$265,923 55
Accrued earnings due shareholders.....	3,815 41
Due for loans on account approximated.....	809 80
Deposit on loans.....	166 25
Other liabilities:	
Approximated reserved fund retained from loans .....	162 47
Contingent fund.....	2,200 31
Notes, Nassau bank.....	3,000 00
Bills due and payable guarantee and title company and treasurer .....	62 50
Total liabilities.....	<u>\$276,140 29</u>

## BROOKLYN MUTUAL BUILDING AND LOAN ASSOCIATION.

BROOKLYN, N. Y.

F. P. WISEBUM, *President.*GEORGE A. BERRY, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$44,450 00
Loans on other securities.....	1,440 00
Real estate.....	1,727 00
Cash on hand and in bank.....	2,740 08
Furniture and fixtures .....	175 00
Other assets.....	82 22
	<hr/>
Total assets .....	\$50,614 30
	<hr/> <hr/>

## LIABILITIES.

Due shareholders on stock account ....	\$42,869 92
Accrued earnings due shareholders. ....	4,217 81
Other liabilities .....	106 32
Unearned premiums on loans ..	3,420 25
	<hr/>
Total liabilities .....	\$50,614 30
	<hr/> <hr/>

BROOKLYN AND NEW YORK ARCANUM BUILDING LOAN  
SAVING ASSOCIATION.

BROOKLYN, N. Y.

BENJAMIN B. SEAMAN, *President.*JOSEPH J. ASHFORTH, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$133,950 00
Cash on hand and in bank.....	43 62
Other assets:	
Due from stockholders: Dues.....	898 00
Interest .....	181 86
Premium .....	69 75
Fines.....	20 26
	<hr/>
Total assets .....	\$135,163 49
	<hr/> <hr/>



## LIABILITIES.

Due shareholders on stock account .....	\$105,331 00
Accrued earnings due shareholders .....	10,051 80
Safety fund .....	2,872 47
Other liabilities:	
Dues paid in advance .....	446 00
Borrowed money .....	16,462 22
	<hr/>
Total liabilities .....	\$135,163 49
	<hr/> <hr/>

BUSHWICK CO-OPERATIVE BUILDING AND LOAN  
ASSOCIATION.

BROOKLYN, N. Y.

STEPHEN J. BURROWS, *President*.WILLIAM A. ERNST, *Secretary*.

## ASSETS.

Loans to members on bond and mortgage .....	\$125,500 00
Cash on hand and in bank .....	17,802 09
Furniture and fixtures .....	460 85
Other assets .....	330 65
	<hr/>
Total assets .....	\$144,093 59
	<hr/> <hr/>

## LIABILITIES.

Due on subscription account .....	\$116,422 40
Accrued earnings due shareholders .....	24,277 23
Profit undivided .....	3,357 01
Other liabilities .....	36 95
	<hr/>
Total liabilities .....	\$144,093 59
	<hr/> <hr/>

CITIZENS' CO-OPERATIVE BUILDING AND LOAN  
ASSOCIATION.

BATH BEACH, N. Y.

J. LOTT NOSTRAND, *President.*JOHN C. RHODES, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$32,500 00
Cash on hand and in bank .....	2,375 72
Other assets :	
Printing, stationery and books .....	195 75
Unpaid dues .....	2,686 00
Unpaid interest .....	161 74
Unpaid premium .....	190 19
Unpaid transfer fee .....	1 00
Total assets .....	<u>\$38,110 40</u>

## LIABILITIES.

Due shareholders on stock account .....	\$28,767 75
Due for loans .....	6,825 00
Surplus .....	1,084 56
Other liabilities :	
Deposits due .....	124 00
Subscriptions overpaid .....	1,305 25
Interest overpaid .....	3 84
Total liabilities .....	<u>\$38,110 40</u>

## COLUMBIA BUILDING AND LOAN ASSOCIATION.

BROOKLYN, N. Y.

JACOB BLANK, *President.*CHARLES J. SUMMERS, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$4,000 00
Cash on hand and in bank .....	1,392 72
Other assets:	
Books, stationery, etc .....	89 00
Interest due .....	15 72
Premium due .....	5 48
Fines due .....	10 00
Total assets .....	<u>\$5,512 92</u>



## LIABILITIES.

Due shareholders on stock account .....	\$5,135 00
Accrued earnings due shareholders .....	119 92
Due for loans, real estate .....	258 00
Total liabilities .....	<u>\$5,512 92</u>

## CRESCENT BUILDING AND LOAN ASSOCIATION.

BROOKLYN, N. Y.

JEFFERSON MARSHALL, *President*.ISAAC T. ANDRESS, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$13,600 00
Real estate .....	2,649 26
Cash on hand and in bank .....	938 44
Furniture and fixtures .....	150 00
Other assets: Depositors' supplies .....	70 00
Total assets .....	<u>\$17,407 70</u>

## LIABILITIES.

Due shareholders on stock account .....	\$15,518 66
Accrued earnings due shareholders .....	1,844 04
Other liabilities: Forfeiture deposits .....	45 00
Total liabilities .....	<u>\$17,407 70</u>

## EAST BROOKLYN CO-OPERATIVE BUILDING ASSOCIATION.

BROOKLYN, N. Y.

BENJAMIN THOMPSON, *President*.WILLIAM HENRY RAWLINE, *Secretary*.

## ASSETS.

Loans to members on bond and mortgage .....	\$364,500 00
Cash on hand and in bank .....	10,693 96
Furniture and fixtures .....	400 00
Other assets .....	700 00
Blake Avenue House (now sold) .....	2,550 00
Total assets .....	<u>\$378,843 96</u>

## LIABILITIES.

Due shareholders on stock account.....	\$276,185 02
Accrued earnings due shareholders.....	62,669 48
Due for loans .....	3,342 00
Surplus profit undivided .....	20,749 96
Other liabilities:	
Due shareholders in suspense... ..	149 50
Mortgage repaid.....	15,748 00
Total liabilities.....	<u>\$378,843 96</u>

EQUITABLE CO-OPERATIVE BUILDING AND LOAN  
ASSOCIATION.

BROOKLYN, N. Y.

WILLIAM EMERSON, *President.*PETER J. SKELLY, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$272,500 00
Real estate at New Dorp, S. I. (foreclosure).....	3,250 00
Cash in bank.....	6,878 91
Furniture and fixtures, and safe.....	275 00
Other assets:	
Deposit on gas meter .....	10 00
Insurance due from borrowers .....	18 60
Interest and subscription due from borrowers .....	1,597 00
Total assets .....	<u>\$284,529 51</u>

## LIABILITIES.

Due shareholders on stock account.....	\$195,513 13
Accrued earnings due shareholders. ....	18,646 86
Due for loans (to borrowers only) .....	6,208 00
Surplus .....	61,904 02
Other liabilities:	
Deposits on shares appropriated.....	251 00
Suspense account.....	2,006 50
Total liabilities.....	<u>\$284,529 51</u>



# FIFTH AVENUE CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

BROOKLYN, N. Y.

HENRY BRISTOW, *President.*

HAMILTON B. MCNAIR, *Secretary.*

## ASSETS.

Loans to members on bond and mortgage .....	\$13,500 00
Loans on other securities : Members' notes.....	230 00
Cash on hand and in bank.....	2,206 57
Furniture and fixtures .....	416 00
Other assets.....	75 63
Total assets.....	<u>\$16,428 20</u>

## LIABILITIES.

Due shareholders on subscription account.....	\$16,302 21
Profits undivided. ....	97 99
Other liabilities .....	28 00
Total liabilities.....	<u>\$16,428 20</u>

# FLATBUSH CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

FLATBUSH, N. Y.

A. WHIGAM, *President.*

C. BOLLINGER, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$42,351 00
Loans on other securities.....	600 00
Cash on hand and in bank.....	4,026 09
Furniture and fixtures .....	224 62
Other assets : Dues, interest and fines, delinquent, collectable.....	721 71
Total assets.....	<u>\$47,923 42</u>

## LIABILITIES.

Due shareholders on stock account . ....	\$37,810 00
Accrued earnings due shareholders.....	2,615 85
Other liabilities : Unearned premium .....	7,497 57
Total liabilities.....	<u>\$47,923 42</u>

# FORT GREENE CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

BROOKLYN, N. Y.

DAVID H. COBB, *President.*

J. HARRY REEVE, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$6,200 00
Loans on other securities. ....	257 84
Cash on hand and in bank.....	1,977 69
Furniture and fixtures .....	95 15
Other assets.....	1,154 86
Total assets .....	<u>\$9,685 54</u>

## LIABILITIES.

Due shareholders on stock account.....	\$9,510 00
Accrued earnings due shareholders.....	175 54
Total liabilities.....	<u>\$9,685 54</u>

# FULTON CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

BROOKLYN, N. Y.

J. HEYDINGER, JR., *President.*

J. F. MARBLE, *Secretary.*

## ASSETS.

Loans to members on bond and mortgage.....	\$32,711 00
Cash on hand and in bank.....	2,493 15
Furniture and fixtures .....	300 00
Other assets:	
Interest due on app. shares.....	105 85
Amount due on subscription.....	2,774 15
Total assets.....	<u>\$38,384 15</u>

## LIABILITIES.

Due shareholders on subscription account.....	\$29,684 50
Accrued earnings due shareholders.....	7,159 06
Undivided profits.....	1,479 59
Other liabilities: Return deposits.....	61 00
Total liabilities.....	<u>\$38,384 15</u>



## HAMILTON CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

BROOKLYN, N. Y.

F. F. DONOVAN, *President.*

EDWIN J. HAYDEN, *Secretary*

### ASSETS.

Loans on bond and mortgage.....	\$24,084 00
Loans on other securities.....	1,308 00
Cash on hand and in bank.....	1,049 00
Furniture and fixtures .....	447 16
Other assets:	
Unpaid subscriptions.....	862 25
Unpaid interest .....	108 71
Unpaid premiums. ....	113 52
Unpaid fines (appropriation account) .....	20 55
Total assets.....	<u><u>*\$27,993 19</u></u>

### LIABILITIES.

Due shareholders on stock account.....	\$25,588 29
Accrued earnings due shareholders.....	769 82
Due for loans .....	3,416 00
Other liabilities: Unpaid subscriptions.....	862 25
Total liabilities.....	<u><u>*\$30,636 36</u></u>

## HOMESTEAD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

BROOKLYN, N. Y.

ANDREW B. MARTIN, *President.*

JAMES H. DAWSON, *Secretary.*

### ASSETS.

Loans on bond and mortgage.....	\$34,080 00
Cash on hand and in bank.....	223 35
Furniture and fixtures .....	195 00
Other assets.....	102 66
Total assets ...	<u><u>\$34,601 01</u></u>

\* So in original.

## LIABILITIES.

Due shareholders on stock account .....	\$29,537 00
Accrued earnings due shareholders .....	1,970 01
Due on loans, appropriations .....	3,020 00
Other liabilities .....	74 00
	<hr/>
Total liabilities .....	\$34,601 01
	<hr/> <hr/>

INDUSTRIAL CO-OPERATIVE BUILDING AND LOAN  
ASSOCIATION.

BROOKLYN, N. Y.

MARK SAMUEL, *President.*J. H. NOPIER, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$28,169 00
Cash on hand and in bank .....	1,031 16
Furniture and fixtures .....	304 00
Other assets, books .....	89 25
	<hr/>
Total assets .....	\$29,593 41
	<hr/> <hr/>

## LIABILITIES.

Due shareholders on stock account .....	\$22,322 25
Accrued earnings due shareholders .....	817 38
Surplus .....	6,453 78
	<hr/>
Total liabilities .....	\$29,593 41
	<hr/> <hr/>

J. H. SCHULTS' CO-OPERATIVE BUILDING AND LOAN  
ASSOCIATION.

BROOKLYN, N. Y.

J. H. MESLOH, *President.*E. CLAUSEN, *Secretary.*

## ASSETS.

Loans on bond and mortgage ..	\$34,200 00
Loans on other securities .....	1,000 00
Cash on hand and in bank .....	1,330 54
	<hr/>
Total assets .....	\$36,530 54
	<hr/> <hr/>



## LIABILITIES.

Due shareholders on stock account .....	\$32,447 00
Accrued earnings due shareholders .....	4,083 54
Total liabilities. ....	<u>\$36,530 54</u>

KINGS COUNTY CO-OPERATIVE BUILDING AND LOAN  
ASSOCIATION.

BROOKLYN, N. Y.

GEORGE W. BROWN, *President.*CHARLES L. SICARDI, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$188,800 00
Loans on other securities .....	4,670 00
Cash on hand and in bank .....	23,445 01
Furniture and fixtures .....	153 00
Other assets:	
Pass-books .....	21 45
Insurance premiums .....	40 50
Total assets .....	<u>\$217,129 96</u>

## LIABILITIES.

Due shareholders on stock account .....	\$175,369 00
Accrued earnings due shareholders .....	38,474 96
Due for loans, real estate .....	3,286 00
Total liabilities .....	<u>\$217,129 96</u>

## LONG ISLAND BUILDING AND LOAN ASSOCIATION.

BROOKLYN, N. Y.

JAMES P. SLOANE, *President.*JOSEPH T. NIGHTINGALE, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$175,250 00
Loans on other securities .....	1,088 00
Cash on hand and in bank .....	3,636 64
Furniture and fixtures .....	315 00
Other assets:	
Interest due .....	88 53
Pass-books .....	70 50
Total assets .....	<u>\$180,448 67</u>

## LIABILITIES.

Due shareholders on stock account .....	\$114,190 00
Accrued earnings due shareholders. ....	12,672 74
Due for loans .....	3,320 00
Surplus, being undivided profit and unearned premiums on loans since November 1, 1890.....	6,704 08
Other liabilities:	
Due appraisers and counsel.....	150 46
Due unearned premiums .....	43,264 14
Contingent or reserve fund... ..	147 25
	<hr/>
Total liabilities.....	\$180,448 67
	<hr/> <hr/>

MADISON CO-OPERATIVE BUILDING AND LOAN  
ASSOCIATION.

BROOKLYN, N. Y.

L. K. STROUSE, *President.*E. O. BRAGDON, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$24,600 00
Loans on other securities.....	700 00
Cash on hand and in bank .....	2,295 74
Furniture and fixtures .....	135 00
	<hr/>
Total assets .....	\$27,730 74
	<hr/> <hr/>

## LIABILITIES.

Due shareholders on stock account .....	\$26,978 00
Accrued earnings due shareholders.....	622 22
Surplus.....	130 52
	<hr/>
Total liabilities .....	\$27,730 74
	<hr/> <hr/>



## MECHANICS' CO-OPERATIVE BANK.\*

BROOKLYN, N. Y.

ANDREW WALL, *President.*THOMAS BIRKETT, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$1,500 00
Cash on hand and in bank.....	312 81
Furniture and fixtures .....	350 20
Other assets:	
Stationery .....	300 00
Accrued dues .....	1,809 50
Accrued fines .....	87 20
Sundry accounts.....	226 58
Total assets .....	<u>\$4,586 29</u>

## LIABILITIES.

Due shareholders on stock account.....	\$1,188 28
Due for loans .....	500 00
Surplus.....	491 76
Other liabilities:	
Sundry accounts.....	596 75
Accrued dues .....	1,809 50
Total liabilities.....	<u>\$4,586 29</u>

## MODEL BUILDING AND LOAN ASSOCIATION.

BROOKLYN, N. Y.

FRANCIS GRANERT, *President.*ELMER E. FINGARR, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$6,000 00
Loans on other securities.....	120 00
Cash on hand and in bank.....	330 65
Other assets :	
Stationary and advance payments .....	320 23
Due from members, in arrears, first series.....	472 92
Due from members, in arrears, second series.....	50 95
Total assets .....	<u>\$7,294 75</u>

\* Since failed.

## LIABILITIES.

Due shareholders on stock account.....	\$7,237 93
Due for loans .....	43 25
Other liabilities : Advance payments .....	13 57
Total liabilities.....	<u>\$7,294 75</u>

## MONTAUK BUILDING AND LOAN ASSOCIATION.

BROOKLYN, N. Y.

GEORGE F. TAYLOR, *President.*FREDERICK G. PEOPLE, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$12,051 29
Cash on hand and in bank.....	2,697 82
Furniture and fixtures .....	175 72
Total assets.....	<u>\$14,924 83</u>

## LIABILITIES.

Due shareholders on stock account .....	\$14,618 09
Accrued earnings due shareholders.....	289 57
Surplus (bal. P. and L.) .....	17 17
Total liabilities.....	<u>\$14,924 83</u>

## NASSAU CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

BROOKLYN, N. Y.

BERNARD CORRIGAN, *President.*EDWARD MURPHY, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$61,375 00
Cash on hand and in bank.....	1,602 99
Furniture and fixtures.....	420 00
Total ... ..	<u>\$63,397 99</u>

## LIABILITIES.

Due shareholders on stock account .....	\$56,514 75
Accrued earnings due shareholders.....	1,110 00
Profits undivided .....	5,743 24
Total liabilities .....	<u>\$63,397 99</u>



## NINTH STREET SAVINGS AND LOAN ASSOCIATION.

BROOKLYN, N. Y.

SAMUEL V. OWEN, *President*.R. D. ELDRIDGE, *Secretary*.

## ASSETS.

Cash on hand and in bank.....	\$141 25
Other assets: Balance to be met by payments to expense	41 15

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Total assets .....	\$182 40
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## LIABILITIES.

Other liabilities, viz.:

For cost of organization, incorporation, printing, etc....	\$182 40
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Total liabilities .....	\$182 40
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## PROSPECT HOME BUILDING AND LOAN ASSOCIATION.

BROOKLYN, N. Y.

JOSEPH C. WITHANN, *President*.FRANCIS J. SOLA, *Secretary*.

## ASSETS.

Loans on bond and mortgage.....	\$15,500 00
Loans on other securities.....	280 00
Cash on hand and in bank.....	3,491 08
Other assets.....	775 53

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Total assets .....	\$20,046 61
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## LIABILITIES.

Due shareholders on stock account.....	\$18,029 92
Surplus .....	1,109 85
Other liabilities .....	906 84

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Total liabilities.....	\$20,046 61
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SOUTH BROOKLYN CO-OPERATIVE BUILDING AND LOAN  
ASSOCIATION.

BROOKLYN, N. Y.

DAVID B. HUTTON, *President.*JAMES H. STRAIN, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$354,025 00
Cash on hand and in bank.....	15,727 26
Furniture and fixtures .....	538 00
Other assets:	.
Fines due.....	200 00
Interest and premium.....	215 77
Total assets .....	<u>\$370,706 03</u>

## LIABILITIES.

Due shareholders on stock account.....	\$338,954 92
Accrued earnings due shareholders.....	14,613 11
Due for loans .....	6,882 00
Surplus: Contingent fund .....	10,250 00
Other liabilities: Deposits .....	6 00
Total liabilities.....	<u>\$370,706 03</u>

TOWN OF NEW UTRECHT CO-OPERATIVE BUILDING AND  
LOAN ASSOCIATION.

FORT HAMILTON, LONG ISLAND, N. Y.

WILLIAM BELL, *President.*O. BOTHFELD, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$65,500 00
Cash on hand and in bank.....	1,063 73
Furniture and fixtures.....	55 38
Other assets, including expenses paid of \$312.32.....	326 11
Total assets .....	<u>\$66,945 22</u>



## LIABILITIES.

Due shareholders on capital account.....	\$31,749 69
Due for loans .....	5,725 00
Surplus to be divided at close of business year of association, February 28, 1891.....	2,355 45
Other liabilities:	
Subscription from March 1, 1890 .....	13,286 18
Deposit fees to be refunded borrower.....	135 00
Unearned premiums for four years of existence.....	13,693 90
Total liabilities.....	<u>\$66,945 22</u>

## UNION CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

BROOKLYN, N. Y.

A. L. LARWILL, *President.*J. PATTERSON YERKES, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$9,200 00
Cash on hand and in bank.....	3,702 67
Furniture and fixtures .....	139 65
Other assets: Subscription due and unpaid.....	1,047 50
Total assets.....	<u>\$14,089 82</u>

## LIABILITIES.

Due shareholders on stock account.....	\$8,015 50
Accrued earnings due shareholders.....	1,634 21
Due for loans .....	2,856 10
Surplus .....	1,149 76
Other liabilities:	
Subscription overpaid.....	302 25
Deposit on appropriated shares .....	132 00
Total liabilities.....	<u>\$14,089 82</u>

## LEWIS COUNTY.

## LOWVILLE LOAN ASSOCIATION.

LOWVILLE, N. Y.

W. H. MORRISON, *President.*F. B. WYNN, *Secretary.*

## ASSETS.

Real estate .....	*\$1,200 00
Cash on hand and in bank .....	None.
Furniture and fixtures .....	None.
Other assets .....	None.

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Total assets ..... \*\$1,200 00

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## LIABILITIES.

Due shareholders on stock account .....	*\$1,108 00
Accrued earnings due shareholders .....	Don't know.
Due for loans .....	None.
Surplus .....	None.
Other liabilities .....	None.

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Total liabilities ..... \*\$1,108 00

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## LIVINGSTON COUNTY.

## DANSVILLE SAVINGS AND LOAN ASSOCIATION.

DANSVILLE, N. Y.

NICHOLAS JOHANTGEN, *President.*JACOB BASTIAN, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$75,625 00
Cash on hand and in bank .....	152 98
Furniture and fixtures .....	No account.
Other assets .....	None.

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Total assets ..... \$75,777 98

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## LIABILITIES.

Due shareholders on stock account.....	\$60,613 49
Accrued earnings due shareholders.....	7,728 10
Due for loans, temporary.....	5,300 00
Surplus .....	826 39
Due for certificates .....	1,310 00
Other liabilities .....	None.
Total liabilities.....	<u>\$75,777 98</u>

## MADISON COUNTY.

## CANASTOTA SAVINGS AND LOAN ASSOCIATION.

CANASTOTA, N. Y.

NORMAN STAFFORD, *President.*W. H. TUTTLE, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$8,900 00
Cash on hand and in bank.....	170 59
Furniture and fixtures .....	48 40
Other assets.....	4 50
Total assets.....	<u>\$9,123 49</u>

## LIABILITIES.

Due shareholders on stock account .....	\$8,596 75
Accrued earnings due shareholders.....	466 19
Surplus.....	60 55
Total liabilities.....	<u>\$9,123 49</u>

## ONEIDA SAVING, BUILDING AND LOAN ASSOCIATION.

ONEIDA, N. Y.

CHAS. H. HARD, *President.*GEO. W. CHAPMAN, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$47,355 00
Loans on other securities, cash.....	4,095 00
Real estate.....	1,155 00
Cash on hand and in bank.....	5,644 99
Furniture and fixtures account.....	187 31
Total assets.....	<u>\$58,437 30</u>

## LIABILITIES.

Due shareholders on stock account .....	\$50,728 76
Accrued earnings due shareholders.....	7,708 54
Total liabilities.....	<u>\$58,437 30</u>

## MONROE COUNTY.

## ALLIANCE LOAN ASSOCIATION.

ROCHESTER, N. Y.

CHARLES H. PALMER, *President.*MORRIS D. KNAPP, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$6,600 00
Cash on hand and in bank .....	310 77
Books, printing and stationery .....	120 57
Total assets.....	<u>\$7,031 34</u>

## LIABILITIES.

Due shareholders on stock account .....	\$6,879 41
Accrued earnings due shareholders.....	151 93
Total liabilities.....	<u>\$7,031 34</u>

## BRIGHTON PERMANENT SAVING AND LOAN ASSOCIATION.

BRIGHTON, N. Y.

BENJAMIN WING, *President.*CHAS. J. CHISM, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$5,627 05
Loans on other securities.....	100 00
Cash on hand and in bank.....	439 34
Furniture and fixtures .....	25 00
Other assets: Transferring books.....	1 00
Total assets.....	<u>\$6,192 39</u>

## LIABILITIES.

Due shareholders on stock account .....	\$5,969 17
Accrued earnings due shareholders.....	138 51
Surplus.....	84 71
Total liabilities.....	<u>\$6,192 39</u>



## BROCKPORT LOAN AND BUILDING ASSOCIATION.

BROCKPORT, N. Y.

H. H. BUCK, *President.*J. E. PATTEN, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$76,375 00
Cash on hand and in bank .....	772 05
Total assets .....	<u>\$77,147 05</u>

## LIABILITIES.

Due shareholders on stock account .....	\$62,389 88
Accrued earnings due shareholders .....	8,150 93
Due for two notes .....	1,500 00
Surplus .....	5,000 00
* .....	75 68
Other liabilities: Cash overrun .....	30 56
Total liabilities .....	<u>\$77,147 05</u>

## BROWN STREET AND JEFFERSON AVENUE DIME PERMANENT SAVINGS AND LOAN ASSOCIATION.

BROWN STREET AND JEFFERSON AVENUE, ROCHESTER, N. Y.

JOHN L. ACKER, *President.*GEORGE A. BRAYER, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$184,115 00
Loans on other securities, cash collateral .....	460 00
Total assets .....	<u>\$184,575 00</u>

## LIABILITIES.

Due shareholders on stock account .....	\$148,153 08
Accrued earnings due shareholders .....	23,180 19
Due for loans .....	3,000 00
Surplus .....	9,738 58
Other liabilities: Cash overdraft .....	503 15
Total liabilities .....	<u>\$184,575 00</u>

\*So in original.

## CENTRAL PARK DIME SAVINGS AND LOAN ASSOCIATION.

CORNER CENTRAL PARK AND FIFTH AVENUE, ROCHESTER, N. Y.

HENRY J. STEVENSON, *President.*JULIUS W. KOHLER, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$6,900 00
Cash on hand and in bank .....	416 55
Furniture and fixtures .....	60 00

Total assets .....	*\$7,376 55
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## LIABILITIES.

Due shareholders on stock account .....	\$7,204 20
Surplus .....	112 35

Total liabilities .....	*\$7,316 55
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## CENTRAL PERMANENT SAVING AND AID ASSOCIATION.

No. 214 ANDREW STREET, ROCHESTER, N. Y.

LOUIS GERBER, *President.*F. FRED BARROWS, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$8,530 91
Cash on hand and in bank ....	841 62

Total assets .....	\$9,372 53
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## LIABILITIES.

Due shareholders on stock account .....	\$8,187 62
Surplus .....	184 91
Other liabilities: Note .....	1,000 00

Total liabilities .....	\$9,372 53
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## CITIZENS' PERMANENT SAVINGS AND LOAN ASSOCIATION.

ROCHESTER, N. Y.

GUSTAV BEHNER, *President.*GEORGE HECKNER, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$60,800 00
Cash on hand and in bank.....	964 96
Furniture and fixtures, safe and cupboard.....	122 50
Total assets.....	<u><u>\$61,887 46</u></u>

## LIABILITIES.

Due shareholders on stock account.....	\$60,005 48
Accrued earnings due shareholders.....	1,881 98
Total liabilities.....	<u><u>\$61,887 46</u></u>

## CITIZENS' SAVINGS AND LOAN ASSOCIATION.

BROCKPORT, N. Y.

F. F. CAPEN, *President.*R. C. HULL, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$16,300 00
Cash on hand and in bank.....	7,203 16
Furniture and fixtures.....	150 00
Total assets.....	<u><u>\$23,653 16</u></u>

## LIABILITIES.

Due shareholders on stock account.....	\$21,727 12
Accrued earnings due shareholders.....	1,159 31
Surplus.....	766 73
Total liabilities.....	<u><u>\$23,653 16</u></u>

## COLUMBIA BANKING, SAVINGS AND LOAN ASSOCIATION.

ROCHESTER, N. Y.

EDWARD WALLIS, *President.*A. J. REIBLING, *Financial Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$444,300 00
Cash on hand and in bank.....	4,750 58
Total assets.....	<u><u>\$449,050 58</u></u>

## LIABILITIES.

Due shareholders on stock account.....	\$375,360 24
Accrued earnings due shareholders.....	16,293 61
Surplus .....	15,896 73
Other liabilities, forty-five share stock certificates .....	41,500 00
Total liabilities.....	<u><u>\$449,050 58</u></u>

## CONKEY AVENUE SAVING, AID AND LOAN ASSOCIATION.

CONKEY AVENUE AND CLIFFORD STREET, ROCHESTER, N. Y.

ANDREW J. MILLER, *President.*EGBERT W. DELANO, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$34,955 86
Real estate.....	2,674 65
Cash on hand and in bank.....	1,881 80
Furniture and fixtures .....	82 80
Total assets.....	<u><u>\$39,595 11</u></u>

## LIABILITIES.

Due shareholders on stock account.....	\$32,238 15
Accrued earnings due shareholders.....	7,254 22
Surplus.....	102 74
Total liabilities.....	<u><u>\$39,595 11</u></u>

## CONSOLIDATED SAVING AND LOAN ASSOCIATION.

No. 296 NORTH AVENUE, ROCHESTER, N. Y.

WILLIAM OLIVER, *President.*JOHN A. MENG, *Financial Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$83,045 10
Cash on hand and in bank.....	43 11
Furniture and fixtures .....	275 39
Total assets .....	<u><u>\$83,363 60</u></u>

## LIABILITIES.

Due shareholders on stock account .....	\$78,712 78
Accrued earnings due shareholders .....	1,289 39
Due for loans .....	3,000 00
Surplus .....	361 43
Total liabilities.....	<u><u>\$83,363 60</u></u>



## DIME BANKING AND LOAN ASSOCIATION.

No. 766 NORTH CLINTON STREET, ROCHESTER, N. Y.

J. GEORGE BARTZEL, *President*.EDWARD GEFELL, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$28,704 30
Cash on hand and in bank.....	1,195 38
Furniture and fixtures .....	65 00
Total assets.....	<u>\$29,964 68</u>

## LIABILITIES.

Due shareholders on stock account .....	\$27,549 46
Accrued earnings due shareholders.....	762 85
Surplus.....	587 37
Safe . . . . .	65 00
Other liabilities : Due to bank .....	1,000 00
Total liabilities .....	<u>\$29,964 68</u>

## EAST MAIN STREET HOMESTEAD ASSOCIATION.

ROCHESTER, N. Y.

E. W. MERRILL, *President*.GEORGE S. CRITTENDEN, *Secretary*.

## ASSETS.

Real estate, purchase-price contracted for at .....	\$76,500 00
Cash on hand and in bank.....	2 00
Furniture and fixtures .....	13 00
Total assets .....	<u>\$76,515 00</u>

## LIABILITIES

Due for real estate .....	\$73,609 18
Due to or interest in land of members by their payments on their shares .....	2,890 82
Total liabilities.....	<u>*\$76,500 00</u>

\* So in original.

## EAST ROCHESTER PERMANENT LOAN ASSOCIATION.

No. 326 UNIVERSITY AVENUE, ROCHESTER, N. Y.

DOLPHUS BARBER, *President.*ISAAC DE MALLIE, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$252,700 00
Cash on hand and in bank .....	2,506 51
Furniture and fixtures .....	325 00

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Total assets ..... \$255,531 51

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## LIABILITIES.

Due shareholders on stock account .....	\$218,094 84
Accrued earnings due shareholders .....	32,969 35
Due for loans .....	1,530 00
Surplus .....	2,937 32

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Total liabilities ..... \$255,531 51

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## EIGHTH WARD PERMANENT LOAN ASSOCIATION.

No. 210 WEST AVENUE, ROCHESTER, N. Y.

THOMAS SALTER, *President.*HENRY L. DALY, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$220,250 00
Loans on other securities (cash security) .....	15,375 00
Cash on hand and in bank .....	1,305 81
Other assets: Insurance account .....	10 40

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Total assets ..... \$236,941 21

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## LIABILITIES.

Due shareholder on stock account .....	\$175,611 01
Accrued earnings due shareholders .....	49,606 26
Due for loans .....	7,000 00
Undivided profits (profit and loss balance) .....	4,723 94

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Total liabilities ..... \$236,941 21

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## EIGHTH WARD STANDARD LOAN ASSOCIATION.

No. 193 JEFFERSON AVENUE, ROCHESTER, N. Y.

JOHN RICE, *President*.JOHN J. QUICK, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$54,828 50
Cash on hand and in bank .....	345 05
Furniture and fixtures .....	406 00
Total assets .....	<u>\$55,579 55</u>

## LIABILITIES.

Due shareholders on stock account .....	\$345 05
Due for loans .....	54,828 50
Other liabilities .....	406 00
Total liabilities .....	<u>\$55,579 55</u>

EMPIRE STATE SAVINGS, LOAN AND INVESTMENT  
ASSOCIATION.

ROCHESTER, N. Y.

FRANK J. BUTLER, *President*.C. G. PURDY, *Secretary*.

## ASSETS.

Cash on hand and in bank .....	\$398 37
Furniture and fixtures .....	473 75
Total assets .....	<u>\$872 12</u>

## LIABILITIES.

Due shareholders on stock account .....	\$368 00
Other liabilities .....	314 80
Total liabilities .....	<u>*\$682 80</u>

## ENTERPRISE PERMANENT SAVINGS AND LOAN ASSOCIATION.

ROCHESTER, N. Y.

DANIEL B. MURPHY, *President*.EDWARD O'GRADY, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$54,285 00
Cash on hand and in bank .....	595 94
Furniture and fixtures .....	100 64
Total assets .....	<u>\$54,981 58</u>

\* So in original.

LIABILITIES.

Due shareholders on stock account . . . . .	}	\$49,889 89
Accrued earnings due shareholders . . . . .		
Surplus . . . . .		5,091 69
Total liabilities . . . . .		<u>\$54,981 58</u>

EXPRESSMEN'S PERMANENT SAVINGS AND LOAN  
ASSOCIATION.

ROCHESTER, N. Y.

CHARLES P. SIMPSON, *President.*

A. B. WILLIAMS, *Secretary.*

ASSETS.

Loans on bond and mortgage . . . . .	\$44,614 45
Other assets . . . . .	31 80
Total assets . . . . .	<u>\$44,646 25</u>

LIABILITIES.

Due shareholders on stock account . . . . .	\$37,299 30
Accrued earnings due shareholders . . . . .	7,346 95
Total liabilities . . . . .	<u>\$44,646 25</u>

FAIRPORT PERMANENT LOAN ASSOCIATION.

FAIRPORT, N. Y.

GEORGE W. GREEN, *President.*

GEORGE CLARK, *Secretary.*

ASSETS.

Loans on bond and mortgage . . . . .	\$8,000 00
Cash on hand and in bank . . . . .	173 08
Furniture and fixtures . . . . .	34 00
Other assets: Books . . . . .	92 15
Total assets . . . . .	<u>\$8,299 23</u>

LIABILITIES.

Due shareholders on stock account . . . . .	\$7,133 53
Accrued earnings due shareholders . . . . .	841 83
Surplus . . . . .	197 72
Other liabilities, inventory . . . . .	126 15
Total liabilities . . . . .	<u>\$8,299 23</u>



## FIFTEENTH WARD LOAN ASSOCIATION.

No. 448 LYELL AVENUE, ROCHESTER, N. Y.

BURDETT A. RICH, *President.*WILLIAM W. DAY, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$84,640 00
Real estate .....	751 00
Cash on hand and in bank .....	626 11
Furniture and fixtures .....	219 74
Total assets .....	<u>\$86,236 85</u>

## LIABILITIES.

Due shareholders on stock account .....	\$73,150 50
Accrued earnings due shareholders .....	6,661 23
Surplus .....	6,425 12
Total liabilities .....	<u>\$86,236 85</u>

## FIFTH WARD PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 215 NORTH ST. PAUL STREET, ROCHESTER, N. Y.

GUSTAV W. KRAPP, *President.*WILLIAM S. BEARD, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$37,700 00
Cash on hand and in bank .....	305 19
Other assets:	
Three hundred and fifty-six dollars and sixty-five cents divided and fifty-six dollars and ninety-five cents undi- vided earnings .....	413 60
Three-twentieth organization expenses .....	31 95
Total assets .....	<u>\$38,450 74</u>

## LIABILITIES.

Due shareholders on stock account .....	\$23,735 29
Accrued earnings due shareholders .....	5,631 37
Surplus .....	18 03
Other liabilities: Unpaid withdrawals .....	9,066 05
Total liabilities .....	<u>\$38,450 74</u>

# FOURTEENTH WARD DIME PERMANENT SAVINGS AND LOAN ASSOCIATION.

CORNER NORTH AVENUE AND WELD STREET, ROCHESTER, N. Y.

GEORGE H. NOETH, *President.*

LORENZO G. MABBETT, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$43,900 00
Cash on hand and in bank.....	232 21
Total assets.....	<u>\$44,132 21</u>

## LIABILITIES.

Due shareholders on stock account.....	\$36,583 71
Accrued earnings due shareholders.....	6,798 50
Due for loans .....	750 00
Total liabilities.....	<u>\$44,132 21</u>

# FOURTH WARD PERMANENT SAVINGS AND LOAN ASSOCIATION.

ROCHESTER, N. Y.

LAURESTON L. STONE, *President.*

JOHN H. GREGORY, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$95,300 00
Cash on hand and in bank .....	4,804 56
Furniture and fixtures .....	517 23
Total assets.....	<u>\$100,621 79</u>

## LIABILITIES.

Due shareholders on stock account .....	\$88,384 06
Accrued earnings due shareholders.....	10,925 90
Surplus.....	1,311 83
Total liabilities .....	<u>\$100,621 79</u>



## FRANKFORT PERMANENT SAVING AND LOAN ASSOCIATION.

No. 554 STATE STREET, ROCHESTER, N. Y.

ROBERT J. MCKELVEY, *President*.GEO. HAMILTON, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$46,474 50
Real estate .....	597 20
Cash on hand and in bank .....	393 61
Furniture and fixtures .....	150 00
<hr/>	
Total assets .....	\$47,615 31
<hr/> <hr/>	

## LIABILITIES.

Due shareholders on stock account .....	\$37,166 38
Accrued earnings due shareholders .....	5,543 08
Due for loans .....	4,700 00
Surplus after deducting dividend .....	205 85
<hr/>	
Total liabilities .....	\$47,615 31
<hr/> <hr/>	

## FRANKLIN DIME PERMANENT LOAN ASSOCIATION.

No. 46 HERMAN STREET, ROCHESTER, N. Y.

CHARLES PEHL, *President*.J. M. RANFEISEN, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$9,400 00
Cash on hand and in bank .....	212 22
Furniture and fixtures .....	125 00
<hr/>	
Total assets .....	\$9,737 22
<hr/> <hr/>	

## LIABILITIES.

Due shareholders on stock account .....	\$8,544 20
Accrued earnings due shareholders .....	1,036 11
Surplus .....	156 91
<hr/>	
Total liabilities .....	\$9,737 22
<hr/> <hr/>	

# GENESEE FALLS PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 276 NORTH CLINTON STREET, ROCHESTER, N. Y.

G. W. JOHNS, *President.*

GEORGE H. BUTTS, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$290,400 00
Real estate.....	1,593 70
Furniture and fixtures .....	122 34
<b>Total assets .....</b>	<b>\$292,116 04</b>

## LIABILITIES.

Due shareholders on stock account.....	\$234,400 19
Accrued earnings due shareholders.....	36,047 40
Due for loans .....	13,641 70
Surplus fund.....	716 70
Reserve fund.....	3,825 31
Other liabilities:	
Mortgage assumed.....	1,200 00
Undivided profit.....	238 90
Undivided earnings December 29, 1890.....	278 70
Due on loans in process of foreclosure .....	484 80
Premiums on uncompleted loans. ....	1,160 00
Furniture liable to surplus .....	122 34
<b>Total liabilities .....</b>	<b>\$292,116 04</b>

# GENESEE VALLEY PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 314 MONROE AVENUE, ROCHESTER, N. Y.

JAMES BAILEY, *President.*

ROBERT ADES, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$14,898 87
Cash on hand and in bank. ....	1,578 48
Furniture and fixtures .....	10 00
<b>Total assets .....</b>	<b>\$16,487 35</b>



## LIABILITIES.

Due shareholders on stock account. ....	\$14,238 61
Accrued earnings due shareholders. ....	2,092 40
Surplus. ....	156 34
Total liabilities. ....	<u>\$16,487 35</u>

## GERMAN-AMERICAN SAVING AID ASSOCIATION.

HANOVER AND PRYOR STREETS, ROCHESTER, N. Y.

LOUIS WILLIAMS, *President*.FRANK S. LESERITZ, *Secretary*.

## ASSETS.

Loans on bond and mortgage. ....	\$49,770 00
Cash on hand and in bank. ....	6,953 41
Furniture and fixtures. ....	60 00
Total assets. ....	<u>\$56,783 41</u>

## LIABILITIES.

Due shareholders on stock account. ....	\$28,245 00
Accrued earnings due shareholders. ....	27,368 00
Surplus. ....	1,170 41
Total liabilities. ....	<u>\$56,783 41</u>

## GERMANIA PERMANENT SAVING AND LOAN ASSOCIATION.

No. 659 N. CLINTON STREET, ROCHESTER, N. Y.

CHARLES BAUSBACH, *President*.F. W. EIKART, *Financial Secretary*.

## ASSETS.

Loans on bond and mortgage. ....	\$27,379 13
Cash on hand and in bank. ....	78 88
Furniture and fixtures. ....	90 00
Total assets. ....	<u>\$27,548 01</u>

## LIABILITIES.

Due shareholders on stock account. ....	\$18,420 25
Accrued earnings due shareholders. ....	5,835 68
Due for loans. ....	2,000 00
Surplus. ....	692 08
Other liabilities. ....	600 00
Total liabilities. ....	<u>\$27,548 01</u>

## GLENWOOD PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 186 LAKE AVENUE, ROCHESTER, N. Y.

CHARLES F. CRANDALL, *President*.M. B. FOX, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$91,850 83
Furniture and fixtures .....	348 03
Total assets .....	<u>\$92,198 86</u>

## LIABILITIES.

Due shareholders on stock account .....	\$78,675 60
Accrued earnings due shareholders .....	11,006 32
Surplus .....	156 15
Cash over draft .....	360 79
Other liabilities : Bills payable .....	2,000 00
Total liabilities .....	<u>\$92,198 86</u>

## GOODMAN STREET DIME SAVINGS AND LOAN ASSOCIATION.

ROCHESTER, N. Y.

JOHN W. MARTIN, *President*.GEORGE W. STEITZ, *Financial Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$107,600 00
Loans on other securities .....	1,200 00
Furniture and fixtures .....	615 20
Total assets .....	<u>\$109,415 20</u>

## LIABILITIES.

Due shareholders on stock account .....	\$97,884 08
Due for loans .....	2,897 84
Surplus .....	5,633 28
Other liabilities : Bank of Monroe .....	3,000 00
Total liabilities .....	<u>\$109,415 20</u>



## GRAND AVENUE BUILDING LOT ASSOCIATION.

ROCHESTER, N. Y.

FREDERICK FREUND, *President.*CHARLES L. HUNT, *Secretary.*

## ASSETS.

Paid up stock .....	\$11,708 21
Real estate .....	10,472 00
Cash on hand and in bank .....	120 79
Other assets .....	199 00
	<hr/>
Total assets .....	\$22,500 00
	<hr/> <hr/>

## LIABILITIES.

Due shareholders on stock account .....	\$11,708 21
Due for loans .....	8,700 00
Surplus .....	120 79
Interest .....	986 30
Other liabilities .....	984 70
	<hr/>
Total liabilities .....	\$22,500 00
	<hr/> <hr/>

## HERMAN PERMANENT SAVING AND LOAN ASSOCIATION.

CAMPBELL AND WHITNEY STREETS, ROCHESTER, N. Y.

NICHOLAS L. BRAYER, *President.*THEO. W. MENSING, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$86,945 50
Cash on hand and in bank .....	93 86
Furniture and fixtures .....	250 00
	<hr/>
Total assets .....	\$87,289 36
	<hr/> <hr/>

## LIABILITIES.

Due shareholders on stock account .....	\$64,489 75
Accrued earnings due shareholders .....	11,030 39
Surplus .....	959 22
Stock certificates .....	10,560 00
Value of furniture .....	250 00
	<hr/>
Total liabilities .....	\$87,289 36
	<hr/> <hr/>

## HOME BANKING AND LOAN ASSOCIATION.

No. 397 HUDSON STREET, ROCHESTER, N. Y.

JOHN B. SIMMELINK, *President.*ADOLPH BASTIAN, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$53,500 00
Cash on hand and in bank .....	931 64
Furniture and fixtures .....	250 00
<b>Total assets .....</b>	<b>\$54,681 64</b>

## LIABILITIES.

Due shareholders on stock account .....	\$49,809 70
Accrued earnings due shareholders .....	4,770 69
Surplus .....	101 25
<b>Total liabilities , .....</b>	<b>\$54,681 64</b>

## HOMESTEAD LOAN ASSOCIATION.

No. 341 POWERS BLOCK, ROCHESTER, N. Y.

FREDERICK WURTZ, *President.*A. E. WHITCOMB, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$461,462 04
Real estate .....	2,527 88
Cash on hand and in bank .....	358 44
Furniture and fixtures .....	177 05
<b>Total assets .....</b>	<b>\$464,525 41</b>

## LIABILITIES.

Due shareholders on stock account .....	\$401,865 70
Accrued earnings due shareholders ....	61,644 28
Surplus .....	1,015 43
<b>Total liabilities .....</b>	<b>\$464,525 41</b>



## HUDSON STREET PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 111 HUDSON STREET, ROCHESTER, N. Y.

JOHN L. ACKER, *President.*

JOHN STEPHANY, *Secretary.*

### ASSETS.

Loans on bond and mortgage.....	\$325,700 00
Real estate. ....	1,750 00
Cash on hand and in bank.....	2,434 85
Furniture and fixtures .....	150 00
	<hr/>
Total assets .....	\$330,034 85
	<hr/> <hr/>

### LIABILITIES.

Due shareholders on stock account .....	\$283,829 66
Accrued earnings due shareholders.....	35,887 02
Surplus .....	10,318 17
	<hr/>
Total liabilities.....	\$330,034 85
	<hr/> <hr/>

## JACKSON HOMESTEAD ASSOCIATION.

No. 38 ELWOOD BUILDING, ROCHESTER, N. Y.

HARVEY F. REMINGTON, *President.*

ERASTUS U. ELY, *Secretary.*

### ASSETS.

Real estate, purchase-price .....	\$40,080 00
Cash on hand and in bank.....	188 55
	<hr/>
Total assets .....	\$40,268 55
	<hr/> <hr/>

### LIABILITIES.

Due shareholders on stock account.....	\$4,268 55
Other liabilities: Balance due on bond and mortgage on real estate purchased .....	36,000 00
	<hr/>
Total liabilities.....	\$40,268 55
	<hr/> <hr/>

LAKE AVENUE PERMANENT SAVINGS AND LOAN  
ASSOCIATION.

No. 291 LAKE AVENUE, ROCHESTER, N. Y.

JOHN H. ASHTON, *President.*

JOHN E. MCKIHEY, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$79,590 00
Furniture and fixtures . . . . .	430 70
Total assets . . . . .	<u>\$80,020 70</u>

LIABILITIES.

Due shareholders on stock account and accrued earnings due shareholders . . . . .	\$69,960 25
Paid on loans.....	3,649 90
Surplus . . . . .	4,546 19
Paid on furniture and fixtures . . . . .	121 91
Other liabilities . . . . .	1,742 45
Total liabilities.....	<u>\$80,020 70</u>

LAKE VIEW HOMESTEAD ASSOCIATION.

ROCHESTER, N. Y.

W. J. CURTIS, *President.*

A. W. CURTIS, *Secretary.*

ASSETS.

Real estate: None, but see below.

Amount paid in by shareholders and paid over to apply on contract for purchase of land to be divided or apportioned among the shareholders* . . . . .	\$19,999 75
Total assets.....	<u>\$19,999 75</u>

LIABILITIES.

None, as stated in remarks.

The association is organized for the purchase and payment of purchase price of a tract of land laid out in 335 lots, and each share represents a lot. It is intended to have the lots appraised and apportioned to the number by lot, and each member is to pay the appraised value of the lots falling to him. The average price of each lot is

\* So in original.



\$375, and that amount is fixed on the value of each share. Thirty-seven dollars and fifty cents of each \$375 is reserved for street improvements. The money substantially as paid in is paid over to the landowner. No debts have been made or incurred by the association, except possibly to its attorney and civil engineer. Neither have presented bill for services, and they are not completed, and do not, in our opinion, exceed \$600.

### LINCOLN PARK LAND ASSOCIATION.

ROCHESTER, N. Y.

CHARLES SMITH, *President.*

EDWARD J. BRAYER, *Secretary.*

#### ASSETS.

Real estate . . . . .	\$27,574 45
Cash on hand and in bank . . . . .	34 55
Other assets : Due from sale of real estate . . . . .	891 00
Total assets . . . . .	<u>\$28,500 00</u>

#### LIABILITIES.

Due shareholders on stock account . . . . .	\$19,200 00
Due on mortgages . . . . .	9,300 00
Total liabilities . . . . .	<u>\$28,500 00</u>

### LINCOLN PERMANENT LOAN ASSOCIATION.

CHATHAM, CORNER KELLY STREET, ROCHESTER, N. Y.

JOSEPH L. SIGL, *President.*

FREDERICK YOUNG, Jr., *Secretary.*

#### ASSETS.

Loans on bond and mortgage . . . . .	\$20,793 00
Loans on other securities . . . . .	230 00
Cash on hand and in bank . . . . .	5 19
Furniture and fixtures . . . . .	85 50
Total assets . . . . .	<u>*\$21,113 69</u>

#### LIABILITIES.

Due shareholders on stock account . . . . .	\$19,192 91
Accrued earnings due shareholders . . . . .	1,003 56
Surplus . . . . .	817 22
Total liabilities . . . . .	<u>*\$21,013 69</u>

\* So in original.

## LINCOLN PARK PERMANENT SAVINGS AND LOAN ASSOCIATION.

BROWN, CORNER ALLEN STREET, ROCHESTER, N. Y.

CHARLES SMITH, *President.*

C. F. MERTZ, *Secretary.*

### ASSETS.

Loans on bond and mortgage .....	\$85,309 84
Cash on hand and in bank .....	728 33
Total assets .....	<u>\$86,038 17</u>

### LIABILITIES.

Due shareholders on stock account .....	\$71,500 07
Accrued earnings due shareholders .....	3,490 63
Surplus .....	7,927 68
Bills payable .....	2,000 00
Other liabilities: Earnings of present quarter, from November 12 to December 31, 1890 .....	1,119 79
Total liabilities .....	<u>\$86,038 17</u>

## LOWELL DIME PERMANENT SAVING AND LOAN ASSOCIATION.

NORTH ST. PAUL, ROCHESTER, N. Y.

CHARLES P. MEAD, *President.*

ROWLAND PARKES, *Secretary.*

### ASSETS.

Loans on bond and mortgage .....	\$70,693 76
Cash on hand and in bank .....	132 48
Furniture and fixtures .....	125 00
Other assets .....	30 00
Total assets .....	<u>\$70,981 24</u>

### LIABILITIES.

Due shareholders on stock account .....	\$59,013 56
Accrued earnings due shareholders .....	7,546 50
Due for loans .....	3,000 00
Surplus .....	1,421 18
Total liabilities .....	<u>\$70,981 24</u>



## LYELL AVENUE SAVINGS AND LOAN ASSOCIATION.

ROCHESTER, N. Y.

WILLIAM H. WILKINS, *President*.LOUIS WYSARD, *Secretary*.

## ASSETS.

Loans on bond and mortgage.....	\$61,215 00
Cash on hand .....	122 20
Furniture and fixtures . . . . .	289 65
Total assets .....	<u>\$61,626 85</u>

## LIABILITIES.

Due shareholders on stock account .....	\$49,334 90
Accrued earnings due shareholders.....	9,141 95
Other liabilities : Paid up shares .....	3,150 00
Total liabilities.....	<u>\$61,626 85</u>

## MAIN SAVING AND LOAN ASSOCIATION.

MELVILLE PARK AND WEBSTER AVENUE, ROCHESTER, N. Y.

JOHN N. WIDMAN, *President*.JOHN A. MENG, *Secretary*.

## ASSETS.

Loans on bond and mortgage, less amount paid off.....	\$4,256 54
Cash on hand and in bank.....	206 82
Furniture and fixtures .....	67 50
Other assets : Lapsed accounts.....	24 19
Totals assets .....	<u>\$4,555 05</u>

## LIABILITIES.

Due shareholders on stock account .....	\$3,479 24
Accrued earnings due shareholders.....	125 26
Due for loans at Merchant's bank on discount note.....	400 00
Surplus.....	550 55
Total liabilities.....	<u>\$4,555 05</u>

## McKEE PLACE LAND ASSOCIATION.

LAKE AVENUE, ROCHESTER, N. Y.

FREDERICK WURTZ, *President.*JOHN J. HALLER, *Secretary.*

## ASSETS.

Real estate .....	\$201,000 00
Cash on hand and in bank .....	55 50
Total assets .....	<u>\$201,055 50</u>

## LIABILITIES.

For land .....	\$198,800 00
Due members, dues .....	2,255 50
Total liabilities .....	<u>\$201,055 50</u>

## MONROE AVENUE DIME BANKING AND LOAN ASSOCIATION.

No. 112 MONROE AVENUE, ROCHESTER, N. Y.

LYMAN M. OTIS, *President.*E. J. GALENTINE, *Financial Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$225,200 00
Loans on other securities .....	3,000 00
Cash on hand and in bank .....	9,813 00
Furniture and fixtures .....	347 00
Other assets .....	10 60
Total assets .....	<u>\$238,370 60</u>

## LIABILITIES.

Due shareholders on stock account .....	} \$222,300 00
Accrued earnings due shareholders .....	
Surplus .....	16,070 60
Total liabilities .....	<u>\$238,370 60</u>

## MONROE COUNTY PERMANENT SAVINGS AND LOAN ASSOCIATION.

ROCHESTER, N. Y.

D. KNAPP, *President.*M. D. KNAPP, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$120,645 00
Total assets .....	<u>\$120,645 00</u>



## LIABILITIES.

Due shareholders on stock account .....	\$100,121 05
Accrued earnings due shareholders .....	12,717 52
Due for loans .....	4,045 00
Surplus .....	1,544 84
Other liabilities: Due to bank .....	2,216 59
<hr/>	
Total liabilities .....	\$120,645 00
<hr/>	

## MONROE SAVINGS AND LOAN ASSOCIATION.

ROCHESTER, N. Y.

TIMOTHY DEMICK, *President.*CHARLES WELLS, Jr., *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$126,360 00
Loans on cash securities .....	520 00
Real estate .....	4,654 47
<hr/>	
Total assets .....	\$131,534 47
<hr/>	

## LIABILITIES.

Due shareholders on stock account .....	\$107,044 46
Accrued earnings due shareholders .....	22,397 29
Surplus, undivided .....	1,379 51
Other liabilities: Treasury overdrawn .....	713 21
<hr/>	
Total liabilities .....	\$131,534 47
<hr/>	

MOUNT HOPE AVENUE DIME SAVINGS AND LOAN  
ASSOCIATION.

No. 222 MOUNT HOPE AVENUE, ROCHESTER, N. Y.

G. T. ROTH, *President.*JOHN NEEL, *Secretary.*

[Annual report states no business transacted during the year 1890.]

## NATIONAL SAVING AND LOAN ASSOCIATION.

ROCHESTER, N. Y.

MAURICE LEYDEN, *President.*GERMAIN MATTISON, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$90,329 00
Cash on hand and in bank.....	7,820 03
Furniture and fixtures .....	329 35
Total assets .....	<u>\$98,478 38</u>

## LIABILITIES.

Due shareholders on stock account .....	\$79,430 54
Surplus.....	10,647 84
Other liabilities .....	8,400 00
Total liabilities .....	<u>\$98,478 38</u>

## NEW HOMESTEAD LOAN ASSOCIATION.

ROCHESTER, N. Y.

M. C. RUTHERFORD, *President.*E. F. UNDERHILL, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$50,415 00
Cash on hand and in bank .....	97 48
Furniture and fixtures .....	400 00
Total assets .....	<u>\$50,912 48</u>

## LIABILITIES.

Due shareholders on stock account.....	\$46,112 75
Accrued earnings due shareholders .....	2,686 65
Surplus.....	2,113 08
Total liabilities.....	<u>\$50,912 48</u>

## NINTH WARD SAVINGS AND LOAN ASSOCIATION.

No. 234 LAKE AVENUE, ROCHESTER, N. Y.

EPHRAIM J. MILLIGAN, *President.*JOHN A. VAN INGEN, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$134,301 45
Cash on hand and in bank .....	23 47
Furniture and fixtures .....	250 00
Total assets.....	<u>\$134,574 92</u>



## LIABILITIES.

Due shareholders on stock account .....	\$100,291 60
Accrued earnings due shareholders .....	34,255 62
Undivided profits .....	27 70
Total liabilities .....	<u>\$134,574 92</u>

NORTH AVENUE PERMANENT SAVINGS AND LOAN  
ASSOCIATION.

No. 72 NORTH AVENUE, ROCHESTER, N. Y.

F. C. LAUER, Jr., *President.*EDWARD ENGLEHARDT, *Secretary.*

## ASSETS.

Loans on bond and mortgage (face) ....	\$119,800 00
Cash on hand and in bank .....	2,112 63
Total assets .....	<u>\$121,912 63</u>

## LIABILITIES.

Due shareholders on stock account and loans .....	\$101,766 85
Accrued earnings due shareholders .....	18,914 88
Surplus .....	1,230 90
Total liabilities .....	<u>\$121,912 63</u>

NORTH AVENUE AND RANDOLPH STREET HOMESTEAD  
ASSOCIATION.

No. 38 ELWOOD BUILDING, ROCHESTER, N. Y.

MERTON E. LEWIS, *President.*ERASTUS U. ELY, *Secretary.*

## ASSETS.

Real estate, purchase price .....	\$22,200 00
Cash on hand and in bank .....	351 77
Total assets .....	<u>\$22,551 77</u>

## LIABILITIES.

Due shareholders on stock account. ....	\$3,151 77
Other liabilities: Balance due on real estate purchased, .....	19,400 00
Total liabilities .....	<u>\$22,551 77</u>

# NORTH CLINTON STREET MECHANICS' SAVING AND LOAN ASSOCIATION.

NORTH CLINTON STREET, ROCHESTER.

JOSEPH SPITZNAGEL, *President.*

JOHN STEPHANY, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$64,594 89
Cash on hand and in bank .....	1,721 57
Furniture and fixtures .....	125 00
<b>Total assets .....</b>	<b>\$66,441 46</b>

## LIABILITIES.

Due shareholders on stock account .....	\$61,869 75
Accrued earnings due shareholders .....	4,268 32
Surplus .....	303 39
<b>Total liabilities .....</b>	<b>\$66,441 46</b>

# NORTHEASTERN PERMANENT SAVINGS AND LOAN ASSOCIATION.

HUDSON STREET, ROCHESTER, N. Y.

CHARLES R. BARBER, *President.*

ALBERT E. MAY, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$15,200 00
Cash on hand and in bank .....	328 81
Furniture and fixtures .....	300 60
<b>Total assets .....</b>	<b>\$15,829 41</b>

## LIABILITIES.

Due shareholders on stock account .....	\$14,300 36
Accrued earnings due shareholders .....	34 85
Surplus ..	1,494 20
<b>Total liabilities .....</b>	<b>\$15,829 41</b>



## NORTH ROCHESTER SAVING AND LOAN ASSOCIATION.

RAUBER STREET, ROCHESTER, N. Y.

FREDERICK BACH, *President*.JOSEPH KIRCHUNAIER, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$52,200 00
Cash on hand and in bank .....	2,758 11
Furniture and fixtures, safe, books, etc .....	30 00

Total assets .....	\$54,988 11
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## LIABILITIES.

Due shareholders on stock account .....	\$40,213 21
Accrued earnings due shareholders .....	5,263 33
Surplus .....	1,511 49
Other liabilities: Notes in bank .....	8,000 00

Total liabilities .....	*\$54,988 03
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## PARK AVENUE LOAN ASSOCIATION.

No. 41 PARK AVENUE.

HENRY S. MACKIE, *President*.JOSEPH H. GILMORE, Jr., *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$129,363 78
Cash on hand and in bank .....	6,795 81
Furniture and fixtures ... ..	100 00

Total assets .....	\$136,259 59
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## LIABILITIES.

Due shareholders on stock account .....	\$119,384 71
Accrued earnings due shareholders .....	9,549 18
Surplus .....	7,325 70

Total liabilities .....	\$136,259 59
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\* So in original.

## PEOPLE'S PERMANENT SAVINGS AND LOAN ASSOCIATION.

WILDER, CORNER ORCHARD STREET, ROCHESTER, N. Y.

JACOB DENTINGER, *President.*HENRY WEBER, *Secretary.*

## ASSETS.

Loans on bond and mortgage . . . . .	\$332,005 00
Loans on other securities . . . . .	575 00
Real estate . . . . .	6,785 00
Cash on hand and in bank . . . . .	3,938 55
Furniture and fixtures . . . . .	380 00
Total assets . . . . .	<u>\$343,683 55</u>

## LIABILITIES.

Due shareholders on stock account . . . . .	\$272,009 80
Accrued earnings due shareholders . . . . .	47,964 81
Due for loans . . . . .	5,000 00
Surplus . . . . .	12,019 79
Cash held as collateral security . . . . .	5,800 00
Other liabilities . . . . .	889 15
Total liabilities . . . . .	<u>\$343,683 55</u>

## PHOENIX SAVING AND LOAN ASSOCIATION.

ROCHESTER, N. Y.

W. H. MILBURN, *President.*CHARLES WELLS, Jr., *Secretary.*

## ASSETS.

Loans on bond and mortgage . . . . .	\$39,130 00
Loans on cash securities . . . . .	2,470 00
Cash on hand and in bank . . . . .	5 24
Total assets . . . . .	<u>\$41,605 24</u>

## LIABILITIES.

Due shareholders on stock account . . . . .	\$30,267 34
Accrued earnings due shareholders . . . . .	6,859 24
Due for loans . . . . .	3,800 00
Surplus, undivided . . . . .	678 66
Total liabilities . . . . .	<u>\$41,605 24</u>



## PINNACLE AVENUE SAVINGS AND LOAN ASSOCIATION.

No. 208 PINNACLE AVENUE, ROCHESTER, N. Y.

JAMES H. RIDDELL, *President*.WILLIS K. GILLETTE, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$6,600 00
Cash on hand and in bank .....	86 90
Furniture and fixtures .....	6 25
Total assets .....	<u>\$6,693 15</u>

## LIABILITIES.

Due shareholders on stock account .....	\$4,958 21
Accrued earnings due shareholders .....	475 68
Due for loans .....	712 00
Surplus .....	547 26
Total liabilities .....	<u>\$6,693 15</u>

## POLONIA SAVINGS AND LOAN ASSOCIATION.

No. 514 HUDSON STREET, ROCHESTER, N. Y.

ALVIN BLOCK, *President*.HENRY ULRICH, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$1,800 00
Cash on hand and in bank .....	1,139 18
Total assets .....	<u>\$2,939 18</u>

## LIABILITIES.

Due shareholders on stock account .....	\$2,902 60
Accrued earnings due shareholders .....	4 70
Surplus .....	31 88
Total liabilities .....	<u>\$2,939 18</u>

## POPULAR BANKING, SAVING AND LOAN ASSOCIATION.

ROCHESTER, N. Y.

GEO. W. CROUCH, Jr., *President*.CHAS. MENG, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$30,300 80
Cash on hand and in bank .....	64 18
Total assets .....	<u>\$30,364 98</u>

## LIABILITIES.

Due shareholders on stock account.....	\$25,327 74
Accrued earnings due shareholders .....	4,175 65
Surplus.....	861 59
Total liabilities.....	<u>\$30,364 98</u>

## PROFIT LOAN ASSOCIATION.

ROCHESTER, N. Y.

JOHN D. CHAMBERLAIN, *President.*JAMES M. NIVEN, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$112,250 41
Cash on hand and in bank.....	1,409 89
Furniture and fixtures .....	68 00
Other assets.....	119 69
Total assets.....	<u>\$113,847 99</u>

## LIABILITIES.

Due shareholders on stock account.....	\$105,170 20
Accrued earnings due shareholders.....	8,677 79
Total liabilities.....	<u>\$113,847 99</u>

## ROCHESTER EQUITY DEPOSIT AND LOAN ASSOCIATION.

No. 191 WEST AVENUE, ROCHESTER, N. Y.

JOSEPH NUNN, *President.*J. J. LINDSAY, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$6,000 28
Cash on hand and in bank. ....	2,301 17
Furniture and fixtures .....	25 00
Total assets.....	<u>\$8,326 45</u>

## LIABILITIES.

Due shareholders on stock account.....	\$6,021 63
Accrued earnings due shareholders.....	2,282 13
Surplus.....	2 69
Other liabilities .....	20 00
Total liabilities...	<u>\$8,326 45</u>



ST. JOSEPH STREET PERMANENT SAVING AND LOAN  
ASSOCIATION.

ROCHESTER, N. Y.

JOHN C. ROLOFF, *President.*JOHN STEPHANY, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$21,359 56
Cash on hand and in bank. ....	560 50
Furniture and fixtures .....	125 00
Total assets .....	<u>\$22,045 06</u>

## LIABILITIES.

Due shareholders on stock account .....	\$18,963 50
Accrued earnings due shareholders .....	2,951 86
Surplus .....	129 70
Total liabilities .....	<u>\$22,045 06</u>

SIXTH WARD PERMANENT SAVINGS AND LOAN  
ASSOCIATION.

No. 577 N. CLINTON STREET, ROCHESTER, N. Y.

JOS. L. SIGL, *President.*GEO. A. WOLF, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$22,470 00
Furniture and fixtures .....	100 00
Total assets .....	<u>*\$22,570 00</u>

## LIABILITIES.

Due shareholders on stock account .....	\$12,231 25
Accrued earnings due shareholders .....	3,306 70
Due for loans .....	6,773 15
Surplus .....	158 90
Total liabilities .....	<u>*\$22,470 00</u>

\*So in original.

## SOUTH END SAVINGS AND LOAN ASSOCIATION.

CORNER PLYMOUTH AND FROST AVENUES, ROCHESTER, N. Y.

JOHN H. FOLEY, *President.*JAMES M. NIVEN, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$64,400 00
Less dues repaid .....	\$8,309 40
Less dividends credited .....	1,401 75
	<hr/>
	9,711 15
	<hr/>
	\$54,688 85
Cash on hand and in bank.....	9 02
Furniture and fixtures .....	140 00
	<hr/>
Total assets .....	\$54,837 87
	<hr/> <hr/>

## LIABILITIES.

Due shareholders on stock account.....	\$44,795 40
Accrued earnings due shareholders.....	9,544 70
Surplus : .....	497 77
	<hr/>
Total liabilities .....	\$54,837 87
	<hr/> <hr/>

## SOUTH PARK HOMESTEAD TRACT.

ROCHESTER, N. Y.

RANSOM H. MILLER, *President.*JOHN C. CULVER, *Secretary.*

## ASSETS.

Real estate.....	\$38,790 90
Cash on hand and in bank.....	1,235 60
	<hr/>
Total assets.....	\$40,026 50
	<hr/> <hr/>

## LIABILITIES.

Unpaid on bond and mortgage.....	\$29,400 00
Paid in on stock account by shareholders .....	10,626 50
	<hr/>
Total liabilities.....	\$40,026 50
	<hr/> <hr/>



## STANDARD LOAN ASSOCIATION.

No. 713 NORTH CLINTON STREET, ROCHESTER, N. Y.

JOSEPH A. SCHNEIDER, *President*.EDWARD GEFELL, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$10,692 85
Cash on hand and in bank .....	204 71
Other assets: Safe .....	60 00
<hr/>	
Total assets .....	\$10,957 56
<hr/> <hr/>	

## LIABILITIES.

Due shareholders on stock account ....	\$10,078 83
Accrued earnings due shareholders .....	125 60
Surplus with cash on hand ...	693 13
Safe .....	60 00
<hr/>	
Total liabilities .....	\$10,957 56
<hr/> <hr/>	

TENTH WARD DIME PERMANENT SAVING AND LOAN  
ASSOCIATION.

No. 481 EAST MAIN STREET, ROCHESTER, N. Y.

M. B. ADAMS, *President*.J. C. KOESTERER, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$170,600 00
Cash on hand .....	8 16
<hr/>	
Total assets .....	\$170,608 16
<hr/> <hr/>	

## LIABILITIES.

Due shareholders on stock account .....	\$129,904 03
Accrued earnings due shareholders .....	22,968 90
Stock certificates .....	14,000 00
Surplus .....	3,735 23
<hr/>	
Total liabilities .....	\$170,608 16
<hr/> <hr/>	

## TEUTONIA PERMANENT SAVING AND LOAN ASSOCIATION.

CORNER BROWN AND WILDER STREETS, ROCHESTER, N. Y.

JNO. L. ACKER, *President*.CHARLES J. STAUD, *Secretary*.

## ASSETS.

Loans on bond and mortgage	} 1,805 shares..... }	\$159,915 00
Loans on other securities....		29,610 00
Cash on hand and in bank.....		1,355 61
Furniture and fixtures .....		200 00
Total assets.....		<u>\$191,080 61</u>

## LIABILITIES.

Due shareholders on stock account.....	\$160,215 26
Accrued earnings due shareholders. ....	25,230 79
Due for loans .....	5,000 00
Surplus... ..	634 56
	<hr/>
Total liabilities... ..	\$191,080 61
	<hr/>

THIRD WARD PERMANENT SAVINGS AND LOAN  
ASSOCIATION.

No. 186 PLYMOUTH AVENUE, ROCHESTER, N. Y.

T. W. ATKINSON, *President*.THOS. J. BAILEY, *Secretary*.

## ASSETS.

Loans on bond and mortgage.....	\$105,750 00
Cash on hand and in bank.....	7 73
	<hr/>
Total assets.....	\$105,757 73

## LIABILITIES.

Due shareholders on stock account . . . . .	\$84,615 02
Accrued earnings due shareholders . . . . .	19,465 28
Surplus . . . . .	1,677 43
	<hr/>
Total liabilities . . . . .	\$105,757 73



## THIRTEENTH WARD PERMANENT LOAN ASSOCIATION.

No. 267 HUDSON STREET, ROCHESTER, N. Y.

JOSEPH LOCHNER, *President*.F. S. LESERITZ, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$29,625 00
Cash on hand and in bank .....	288 65
Furniture and fixtures .....	60 00
<hr/>	
Total assets .....	\$29,973 65
<hr/>	

## LIABILITIES.

Due shareholders on stock account .....	\$18,844 71
Accrued earnings during shareholders .....	2,081 80
Surplus .....	2,446 09
Other liabilities: To other L. A. ....	6,601 05
<hr/>	
Total liabilities .....	\$29,973 65
<hr/>	

## UNION DIME PERMANENT LOAN ASSOCIATION.

CORNER ST. JOSEPH AND BERLIN STREETS, ROCHESTER, N. Y.

JOHN M. SELLMAYER, *President*.JULIUS W. KOHLER, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$6,600 00
Cash on hand and in bank .....	675 25
<hr/>	
Total assets .....	*\$7,275 25
<hr/>	

## LIABILITIES.

Due shareholders on stock account .....	\$6,948 95
Accrued earnings due shareholders .....	237 30
Surplus .....	85 00
<hr/>	
Total liabilities .....	*\$7,271 25
<hr/>	

\*So in original.

## UNION PERMANENT SAVINGS AND LOAN ASSOCIATION.

NORTH CLINTON STREET AND BUCHAN PARK, ROCHESTER, N. Y.

ROBERT SIEBERT, *President*.JOHN ZELLWEGER, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$41,300 00
Cash on hand and in bank .....	3 60
Total assets .....	<u>\$41,303 60</u>

## LIABILITIES.

Due shareholders on stock and accrued earnings .....	\$39,544 30
Due for loans on association note .....	800 00
Undivided profit .....	959 30
Total liabilities .....	<u>\$41,303 60</u>

## UNITED PERMANENT SAVINGS AND LOAN ASSOCIATION.

Nos. 248-250 NORTH AVENUE, ROCHESTER, N. Y.

FRANK D. FOLSOM, *President*.S. GUGGENHEIMER, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$18,500 00
Cash on hand and in bank .....	237 39
Furniture and fixtures .....	100 00
Total assets .....	<u>\$18,837 39</u>

## LIABILITIES.

Due shareholders on stock account .....	\$14,311 50
Accrued earnings due shareholders .....	2,090 49
Due for loans .....	1,200 00
Surplus .....	1,235 40
Total liabilities .....	<u>\$18,837 39</u>



## WADSWORTH DIME BANKING AID AND LOAN ASSOCIATION.

CORNER HUDSON AND WADSWORTH STREETS, ROCHESTER, N. Y.

HENRY SIMMELINK, *President*.GEORGE STURMER, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$46,803 60
Cash on hand and in bank .....	15 64
Furniture and fixtures .....	60 00
<b>Total assets .....</b>	<b>\$46,879 24</b>

## LIABILITIES.

Due shareholders on stock account .....	\$45,079 58
Accrued earnings due shareholders .....	1,762 08
Surplus .....	37 58
<b>Total liabilities .....</b>	<b>\$46,879 24</b>

## WAKELEE FARM DIME BANKING AND LOAN ASSOCIATION.

CORNER ALEXANDER AND GERMAN STREETS, ROCHESTER, N. Y.

PETER W. SEILES, *President*.L. P. TIETENBERG, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$38,100 00
Cash on hand and in bank .....	49 04
Furniture and fixtures .....	150 00
<b>Total assets .....</b>	<b>\$38,299 04</b>

## LIABILITIES.

Due shareholders on stock account .....	\$26,642 01
Accrued earnings due shareholders .....	3,389 16
Due for loans .....	7,585 00
Surplus .....	682 87
<b>Total liabilities .....</b>	<b>\$38,299 04</b>

## WARNER STREET BUILDING LOT ASSOCIATION.

ROCHESTER, N. Y.

JOHN A. BARHITE, *President.*JOSEPH A. ECHERLE, *Secretary.*

## ASSETS.

Taxes due from members.....	\$329 06
Cash on hand and in bank.....	1,029 70
Total assets.....	<u>\$1,358 76</u>

## LIABILITIES.

Due State banking department.....	\$10 00
Other liabilities including taxes due from members ....	1,348 76
Total liabilities....	<u>\$1,358 76</u>

## WASHINGTON PERMANENT LOAN AND AID ASSOCIATION.

ROCHESTER, N. Y.

GEO. H. NOETH, *President.*JOSEPH J. LEINEN, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$127,246 58
Cash on hand and in bank.....	1,163 85
Total .....	<u>\$128,410 43</u>

## LIABILITIES.

Due shareholders on stock account .....	\$108,527 26
Accrued earnings due shareholders. ....	15,292 56
Surplus.....	4,590 61
Total liabilities.....	<u>\$128,410 43</u>

## WESTERN NEW YORK PERMANENT SAVINGS AND LOAN ASSOCIATION.

ROCHESTER, N. Y.

H. I. BROCKWAY, *President.*EDWARD O'GRADY, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$66,363 00
Furniture and fixtures .....	48 76
Total assets.....	<u>\$66,411 76</u>



## LIABILITIES.

Due shareholders on stock account .....	}	\$62,346 05
Accrued earnings due shareholders .....		
Surplus .....		3,151 07
Other liabilities: Borrowed money .....		914 64
Total liabilities .....		<u>\$66,411 76</u>

## WILLIAM OTIS BUILDING LOT ASSOCIATION.

ROCHESTER, N. Y.

M. A. CULVER, *President.*R. B. WICKES, *Secretary.*

## ASSETS.

Real estate, per contract for purchase (principal) .....	\$81,000 00
Cash on hand and in bank .....	3,967 72
Furniture and fixtures .....	22 30
Increased value of land (at least) .....	2,351 48
Total assets .....	<u>\$87,341 50</u>

## LIABILITIES.

Due shareholders on stock account .....	\$17,341 50
Due on real estate .....	70,000 00
Total liabilities .....	<u>\$87,341 50</u>

## WINDSOR PERMANENT SAVING AND LOAN ASSOCIATION.

ROCHESTER, N. Y.

WM. N. HALL, *President.*GEORGE EINSFIELD, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$3,812 80
Cash on hand .....	9 69
Total assets .....	<u>\$3,822 49</u>

## LIABILITIES.

Due shareholders on stock account .....	\$3,277 29
Accrued earnings due shareholders .....	190 99
Due for loans .....	315 00
Surplus .....	39 21
Total liabilities .....	<u>\$3,822 49</u>

# WORKINGMEN'S PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 19 TALLMAN BLOCK, ROCHESTER, N Y.

WILLIAM SEE, *President.*

JAMES MALLEY, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$161,805 00
Real estate.....	4,093 65
Cash on hand and in bank.....	130 90
Furniture and fixtures .....	153 25
Other assets.....	34 61
Total assets .....	<u>\$166,217 41</u>

## LIABILITIES.

Due shareholders on stock account.....	\$102,525 30
Accrued earnings due shareholders.....	15,386 25
Due for loans .....	36,602 50
Surplus.....	311 71
Received on real estate.....	582 70
Other liabilities .....	20 00
Orders outstanding.....	10,788 95
Total liabilities.....	<u>\$166,217 41</u>

# NEW YORK COUNTY.

## AMERICAN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 2254 THIRD AVENUE, NEW YORK CITY.

WILLIAM G. KNOX, *President.*

FRANK P. CRASTO, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$49,075 00
Cash on hand and in bank.....	4,061 90
Interest due and unpaid .....	31 23
Premiums due and unpaid.....	25 14
Fines due and unpaid... ..	25 14
Total assets .....	<u>\$53,218 41</u>



## LIABILITIES.

Due shareholders on stock account.....	\$46,665 32
Due for loans .....	3,700 00
Surplus .....	2,692 84
Other liabilities:	
Salaries.....	81 25
Unpaid deposits.....	70 00
Printing and stationery.....	9 00
Total liabilities.....	<u>\$53,218 41</u>

## ANGLO-AMERICAN SAVINGS AND LOAN ASSOCIATION.

No. 197 TIMES BUILDING, NEW YORK CITY.

FLOYD CLARKSON, *President*.W. ALEXANDER LAW, *Secretary*.

This association was organized on the 8th day of November, 1890, and as yet has done no business whatever.

## THE ASSURED BUILDING LOAN ASSOCIATION.

No. 50 BROADWAY, NEW YORK CITY.

ERASTUS WIMAN, *President*.CHARLES A. DESHON, *Secretary pro tem*.

## ASSETS.

Loans on bond and mortgage.....	\$19,500 00
Loans on other securities....	210 00
Cash on hand and in bank.....	8,764 89
Furniture and fixtures .....	14 85
Other assets, inaugurating expenses to be divided over five years, viz.:	
Advertising .....	1,904 94
Printing .....	389 02
Fines due, but uncollected .....	32 60
Due from one tenant for rent .....	21 66
Insurance premium paid account of year 1891 .....	1,068 39
Total assets .....	<u>\$31,906 35</u>

## LIABILITIES.

Due shareholders on stock account.....	\$26,833 00
Accrued earnings due shareholders.....	1,428 86
Surplus .....	140 74
Other liabilities:	
Agents commissions unpaid.....	50 00
Premiums for assurance account, 1891 .....	18 75
Premiums on loans to be divided over ten years.....	2,385 00
Money appropriated on loans, but not paid over .....	1,050 00
Total liabilities.....	<u>\$31,906 35</u>

BANK CLERKS' CO-OPERATIVE BUILDING AND LOAN  
ASSOCIATION.

No. 128 BOWERY, NEW YORK CITY.

FERNANDO BALTES, *President.*JOHN F. JOHNSON, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$11,000 00
Loans on other securities .....	705 00
Cash on hand and in bank .....	6,940 36
Other assets:	
Interest premium and fines due not paid .....	63 22
Interest premium and fines accrued but not due .....	108 78
Six hundred and thirty-six pass-books and certificates of stock at 15 $\frac{1}{10}$ cents.....	96 03
Total assets.....	<u>\$18,913 39</u>

## LIABILITIES.

Due shareholders on stock account....	\$17,830 00
Net accrued earnings due shareholders.....	570 39
Other liabilities:	
Withdrawals in course of settlement.....	450 00
Deposits to secure loans .....	63 00
Total liabilities.....	<u>\$18,913 39</u>



## BANKERS' LOAN AND INVESTMENT COMPANY.

No. 52 BROADWAY, NEW YORK CITY..

SILAS W BURT, *President.*JOHN FERGUSON, *Secretary*

## ASSETS.

Loans on bond and mortgage .....	\$9,100 00
Loans on other securities.....	500 00
Cash on hand and in bank.....	3,009 17
Furniture and fixtures .....	527 00
Other assets .....	696 00
Total assets.. .....	<u>\$13,832 17</u>

## LIABILITIES.

Due shareholders on stock account.....	\$13,662 10
Accrued earnings due shareholders.....	79 24
Surplus.....	90 83
Total liabilities.....	<u>\$13,832 17</u>

BROADWAY DRY GOODS CO-OPERATIVE BUILDING AND  
LOAN ASSOCIATION.

No. 335 BROADWAY, NEW YORK CITY.

A. JUDSON STONE, *President.*W. A. RAWLINS, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$64,000 00
Cash on hand and in bank.....	1,617 88
Furniture and fixtures.....	180 00
Total assets .....	<u>\$65,797 88</u>

## LIABILITIES.

Due shareholders on subscription account.....	\$60,980 00
Accrued earnings due shareholders.....	2,931 51
Due on loans.....	1,000 00
Profits undivided .....	776 02
Other liabilities : Balance of deposit account .....	110 35
Total liabilities .....	<u>\$65,797 88</u>

## CHOSEN FRIENDS HOME LOAN AND SAVINGS LEAGUE.

No. 142 WEST 125TH STREET, NEW YORK CITY.

HOWARD H. MORSE, *President.*WILLIAM B. WILSON, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$4,100 00
Cash on hand and in bank .....	957 23
Furniture and fixtures .....	152 32
	<hr/>
Total assets .....	\$5,209 55
	<hr/> <hr/>

## LIABILITIES.

Due shareholders on stock account .....	\$5,074 20
Surplus .....	135 35
	<hr/>
Total liabilities .....	\$5,209 55
	<hr/> <hr/>

## CITIZENS' SAVINGS AND LOAN ASSOCIATION.

No. 247 WEST 125TH STREET, NEW YORK CITY.

A. B. HUMPHREY, *President.*E. M. CUTLER, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$16,750 00
Loans and other securities .....	1,800 00
Cash on hand and in bank .....	1,365 37
Furniture and fixtures .....	250 00
Other assets :	
Cost of organization .....	350 00
Suspense account .....	4 82
	<hr/>
Total assets .....	\$20,520 19
	<hr/> <hr/>

## LIABILITIES.

Due shareholders on stock account .....	\$17,533 10
Accrued earnings due shareholders .....	487 09
Due for loans .....	2,500 00
	<hr/>
Total liabilities .....	\$20,520 19
	<hr/> <hr/>



## CO-OPERATIVE BUILDING BANK.

PULITZER BUILDING, NEW YORK CITY.

JAMES W. HYATT, *President.*HENRY CAREY, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$10,400 00
Cash on hand and in bank.....	1,468 70
Total assets .....	<u>\$11,868 70</u>

## LIABILITIES.

Due shareholders on stock account .....	\$9,511 30
Accrued earnings due shareholders.....	132 40
Due for loans, buildings in progress.....	2,225 00
Total liabilities.....	<u>\$11,868 70</u>

COSMOPOLITAN CO-OPERATIVE BUILDING AND LOAN  
ASSOCIATION.

N. COR. 168TH ST. AND 3D AVE., NEW YORK CITY.

JAMES MCCARTNEY, *President.*R. H. MORGAN, *Secretary.*

We organized November 23, 1890, and have transacted no business prior to December 31, 1890.

## DAILY NEWS BUILDING, SAVINGS AND LOAN ASSOCIATION.

NEW YORK CITY.

CHARLES O'C. HENNESSY, *President.*ROBERT B. MCINTYRE, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$234,725 00
Loans on other securities.....	1,050 00
Cash on hand and in bank.....	14,333 21
Furniture and fixtures .....	303 47
Other assets:	
Charges against shareholders .....	59 33
Due from borrowers .....	5,339 38
Total assets.....	<u>\$255,810 39</u>

## LIABILITIES.

Due shareholders on stock account. ....	\$228,990 80
Accrued earnings due shareholders. ....	26,819 59
Total liabilities. ....	<u>\$255,810 39</u>

EAST SIDE CO-OPERATIVE BUILDING AND LOAN  
ASSOCIATION.

No. 189 BOWERY, NEW YORK CITY.

PAUL GAUTERT, *President.*RICHARD L. BLAKE, *Secretary.*

## ASSETS.

Loans on installment mortgages. ....	\$93,079 50
Real estate. ....	2,000 00
Cash on hand and in bank. ....	3,145 09
Furniture and fixtures. ....	115 25
Other assets:	
Premium and interest due. ....	598 77
Deposits on loans forfeited. ....	237 00
Total assets. ....	<u>\$99,175 61</u>

## LIABILITIES.

Due shareholders on stock account. ....	\$89,208 00
Due on loans, installments. ....	4,375 00
Surplus. ....	5,528 61
Due on deposits on loans. ....	64 00
Total liabilities. ....	<u>\$99,175 61</u>

## EUREKA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 2652 THIRD AVENUE, CORNER 142D STREET, NEW YORK CITY.

CAMDEN O. ROCKWELL, *President.*GEORGE J. ORD, *Secretary.*

## ASSETS.

Loans on bond and mortgage. ....	\$28,150 00
Cash on hand and in bank. ....	1,545 18
Furniture and fixtures. ....	101 50
Other assets:	
Loans on stocks. ....	1,457 80
Dues and fines unpaid. ....	177 90
Total assets. ....	<u>\$31,432 38</u>



## LIABILITIES.

Due shareholders on stock account . . . . .	\$25,122 00
Accrued earnings due shareholders. . . . .	3,829 38
Due for loans . . . . .	2,124 00
Other liabilities: Dues prepaid . . . . .	357 00
<hr/>	
Total liabilities . . . . .	<u>\$31,432 38</u>

FEDERAL CO-OPERATIVE BUILDING AND LOAN  
ASSOCIATION.

No. 258 BROADWAY, NEW YORK CITY.

R. M. AFFORD, *President.*S. O. SUTTON, *Secretary.*

## ASSETS.

Loans on bond and mortgage . . . . .	\$44,644 10
Extraordinary expense account* . . . . .	300 00
Cash on hand and in bank . . . . .	2,260 56
Other assets :	
Insurance due from members . . . . .	5 50
Interest premium due . . . . .	1,510 92
<hr/>	
Total assets . . . . .	<u>\$48,721 08</u>

## LIABILITIES.

Due shareholders on stock account. . . . .	\$43,282 24
Accrued earnings due shareholders. . . . .	2,590 86
Note payable . . . . .	1,000 00
Surplus . . . . .	1,814 98
Rent due . . . . .	15 00
Other liabilities : Deposit on loans . . . . .	18 00
<hr/>	
Total liabilities . . . . .	<u>\$48,721 08</u>

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\* This item includes office furniture and supplies and expenses incurred for the benefit of future series.

# FORDHAM CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

FORDHAM, NEW YORK CITY.

CHAS. DUNLOP, *President.*

WM. H. COFFIN, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$14,600 00
Cash on hand and in bank.....	577 85
Furniture and fixtures .....	50 00
Total assets.....	<u>\$15,227 85</u>

## LIABILITIES.

Due shareholders on stock account .....	\$12,506 90
Surplus.....	2,477 28
Other liabilities :	
Secretary salary .....	141 67
Rent .....	102 00
Total liabilities.....	<u>\$15,227 85</u>

# FRATERNITY CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 501 HUDSON STREET, NEW YORK CITY.

JOHN A. CRANDALL, *President.*

ARTHUR S. RONALD, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$11,250 00
Cash on hand and in bank .....	60 94
Furniture and fixtures .....	176 88
Total assets.....	<u>\$11,487 82</u>

## LIABILITIES.

Due shareholders on stock account.....	\$10,261 57
Accrued earnings due shareholders, dividend not yet declared .....	23 25
Other liabilities: Our note due July 4, 1891.....	1,200 00
Total liabilities.....	<u>\$11,487 82</u>



## GERMAN-AMERICAN BUILDING AND LOAN ASSOCIATION.

No. 73 EAST FOURTH STREET, NEW YORK CITY.

GUSTAV MAYER, *President.*HENRY G. ECKHOFF, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$25,750 00
Loans on other securities, temporary loans .....	862 75
Cash on hand and in bank .....	890 73
Furniture and fixtures .....	300 00
Other assets:	
Treasurer surety .....	500 00
Appraisers' fees due from members .....	16 00
Insurance fees due from members .....	10 00
Deposits forfeited .....	46 00
Interest and premiums due .....	25 00
Total assets .....	<u>\$28,400 48</u>

## LIABILITIES.

Due shareholders on stock account .....	\$24,745 97
Due for loans .....	600 00
Other liabilities:	
Union Square Bank. ....	2,000 00
Deposits on loans .....	16 00
Treasurer surety .....	500 00
Undivided profit .....	12 45
Profit .....	526 06
Total liabilities .....	<u>\$28,400 48</u>

## GREENWICH BUILDING AND LOAN ASSOCIATION.

No. 106 EIGHTH AVENUE, NEW YORK CITY.

PATRICK SUMMERS, *President.*CHARLES O'NEILL, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$7,000 00
Cash on hand and in bank .....	3,352 68
Furniture and fixtures .....	131 00
Other assets .....	75 00
Total assets .....	<u>\$10,558 68</u>

## LIABILITIES.

Due shareholders on stock account.....	\$8,837 04
Accrued earnings due shareholders.....	1,721 64
Total liabilities.....	<u>\$10,558 68</u>

HARLEM CO-OPERATIVE BUILDING AND LOAN  
ASSOCIATION.

No. 79 WEST 125TH STREET, NEW YORK CITY.

ROBERT F. JOHNSTON, *President.*LOUIS W. BEARDSLEY, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$148,956 45
Loans on other securities.....	914 39
Real estate.....	11,287 92
Cash on hand and in bank.....	4,292 94
Furniture and fixtures .....	250 00
Other assets.....	28 50
Total assets.....	<u>\$165,730 20</u>

## LIABILITIES.

Due shareholders on stock account .....	\$161,090 34
Accrued earnings due shareholders.....	4,380 68
Due for loans .....	9 18
Other liabilities.....	250 00
Total liabilities.....	<u>\$165,730 20</u>

HERALD EMPLOYÉS CO-OPERATIVE BUILDING AND LOAN  
ASSOCIATION.

No. 23 ANN STREET, NEW YORK CITY.

LANGDON J. WASHBURN, *President.*JAMES J. MURPHY, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$124,250 00
Cash on hand and in bank .....	5,647 54
Furniture and fixtures and stationery .....	402 50
Other assets:	
Interest due.....	21 62
Premiums due.....	20 33
Total assets .....	<u>\$130,341 99</u>



LIABILITIES.

Due shareholders on stock account .....	\$125,919 91
Surplus .....	4,422 08
Total liabilities .....	<u>\$130,341 99</u>

HOME MUTUAL BUILDING AND LOAN ASSOCIATION.

No. 3410 THIRD AVENUE, NEW YORK CITY.

G. HUERSTELL, *President.*

GEORGE W. HARRIS, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$16,200 00
Loans on other securities, stock .....	587 00
Cash on hand .....	314 93
Unpaid dues ..	85 00
Unpaid fines .....	13 30
Total assets .....	<u>\$17,200 23</u>

LIABILITIES.

Due shareholders on stock account .....	\$15,534 00
Accrued earnings due shareholders .....	1,654 88
Surplus: Undivided balance .....	11 35
Total liabilities .....	<u>\$17,200 23</u>

INDUSTRIAL CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 16 FOURTH AVENUE, NEW YORK CITY.

JAMES TAYLOR, *President.*

A. D. MOORE, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$91,550 00
Loans on other securities .....	950 00
Real estate .....	7,891 25
Cash on hand and in bank .....	9,495 33
Furniture and fixtures .....	200 00
Total assets .....	<u>\$110,086 58</u>

## LIABILITIES.

Due shareholders on stock account.....	\$95,174 58
Accrued earnings due shareholders.....	12,968 20
Surplus.....	28 98
Forfeited membership dues....	1,834 82
Other liabilities: Deposits on application for loans.....	80 00
Total liabilities.....	<u>\$110,086 58</u>

## INTERNATIONAL LOAN AND SAVINGS SOCIETY.

No. 8 UNION SQUARE, NEW YORK CITY.

D. F. PENNINGTON, *President.*JOSEPH C. LEGG, *Secretary.*

## ASSETS.

Cash on hand and in bank.....	\$2,868 72
Total assets .....	<u>\$2,868 72</u>

## LIABILITIES.

Due shareholders on stock account .....	\$2,019 25
Accrued earnings due shareholders.....	184 57
Total liabilities.....	<u>*\$2,203 82</u>

## JEWELERS' BUILDING AND LOAN ASSOCIATION.

No. 48 MAIDEN LANE, NEW YORK CITY.

E. S. JOHNSON, Jr., *President.*WILLIAM ALLEN SMITH, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$10,250 00
Cash on hand and in bank.....	2,974 26
Furniture and fixtures .....	225 94
Other assets: Profit and loss.....	548 75
Total assets .....	<u>\$13,998 95</u>

## LIABILITIES.

Due shareholders on stock account .....	\$11,488 95
Due for loans .....	2,450 00
Other liabilities .....	60 00
Total liabilities.....	<u>\$13,998 95</u>



KEYSTONE NATIONAL SAVING AND INVESTMENT  
ASSOCIATION.

No. 179 BROADWAY, NEW YORK CITY.

JACKSON R. BAKER, *President*.G. DIXON AVERY, *Secretary*.

## ASSETS.

Loans on bond and mortgage.....	\$8,959 00
Loans on other securities .....	59 00
Cash on hand and in bank.....	1,364 93
Furniture and fixtures .....	800 00
Other assets.....	450,00
<hr/>	
Total assets .....	\$11,632 93
<hr/> <hr/>	

## LIABILITIES.

Due shareholders on stock account.....	\$4,811 31
Accrued earnings due shareholders.....	130 23
Due for loans .....	6,105 75
Surplus .....	156 64
Other liabilities .....	429 00
<hr/>	
Total liabilities .....	\$11,632 93
<hr/> <hr/>	

MANHATTAN MUTUAL CO-OPERATIVE SAVINGS AND LOAN  
ASSOCIATION.

No. 47 BROADWAY, NEW YORK CITY.

F. S. PARMELEE, *President*.H. M. LLOYD, *Secretary*.

## ASSETS.

Loans on bond and mortgage.....	\$83,950 00
Loans on other securities.....	600 00
Real estate.....	2,450 45
Furniture and fixtures .....	100 00
Other assets.....	150 00
<hr/>	
Total assets .....	\$87,250 45
<hr/> <hr/>	

## LIABILITIES.

Due shareholders on stock account .....	\$52,479 25
Accrued earnings due shareholders .....	5,179 64
Due for loans ... ..	10,301 94
Surplus .....	14,955 93
Other liabilities:	
Over-draft .....	18 03
Borrowed money .....	3,975 00
Withdrawals payable .....	150 66
Advance payments .....	190 00
Total liabilities .....	<u>\$87,250 45</u>

## MERCANTILE BUILDING AND LOAN ASSOCIATION.

No. 120 BROADWAY, NEW YORK CITY.

A. POTS, *President.*R. R. BILLINGTON, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$2,000 00
Cash on hand and in bank .....	1,777 85
Other assets .....	55 00
Total assets .....	<u>\$3,832 85</u>

## LIABILITIES.

Due shareholders on stock account .....	\$3,782 00
Accrued earnings due shareholders .....	21 45
Other liabilities: Balance in expense fund .....	29 40
Total liabilities .....	<u>\$3,832 85</u>

## MERCANTILE CO-OPERATIVE BANK.

Nos. 37 AND 39 WALL STREET, NEW YORK CITY.

STEPHEN W. FULLERTON, *President.*EUGENE S. EUNSON, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$53,800 00
Loans on other securities .....	1,526 50
Cash on hand and in bank .....	5,692 14
Furniture and fixtures .....	1,029 74
Other assets: Balance State Trust Company .....	59 52
Total assets .....	<u>\$62,107 90</u>



## LIABILITIES.

Due shareholders on stock account .....	\$54,193 02
Accrued earnings due shareholders.....	1,981 61
Due for loans .....	2,150 00
Surplus.....	1,475 27
Other liabilities: Paid-up shares .....	2,308 00
<hr/>	
Total liabilities.....	\$62,107 90
<hr/> <hr/>	

# METHODIST BOOK CONCERN EMPLOYEES' CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 150 FIFTH AVENUE, NEW YORK CITY.

WILLIAM BALDWIN, *President.*

WILLIAM STODDART, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$11,900 00
Loans on other securities.....	181 00
Cash on hand and in bank.....	1,331 58
Other assets:	
Postage, pass-books, etc.....	12 25
Interest and premium due.....	51 19
Bank interest dues.....	11 86
<hr/>	
Total assets.....	\$13,487 88
<hr/> <hr/>	

## LIABILITIES.

Due shareholders on stock account.....	\$12,583 18
Accrued earnings due shareholders.....	762 82
Other liabilities:	
Suspense account.....	92 14
Secretary's salary.....	45 68
Rent .....	4 00
Undivided profits.....	06
<hr/>	
Total liabilities.....	\$13,487 88
<hr/> <hr/>	

# METROPOLITAN CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

GRAND AND LUDLOW STREETS, NEW YORK CITY.

F. J. BUTLER, *President.*

W. J. FLINN, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$18,490 00
Real estate.....	9,080 00
Cash on hand and in bank.....	536 22
Furniture and fixtures .....	117 00
Other assets:	
By balance, Hume property, \$523.09, less ten per cent on \$615.39, \$61.53.....	461 56
Interest and premiums dues .....	408 57
Total assets .....	<u>\$29,093 35</u>

## LIABILITIES.

Due shareholders on stock account .....	\$27,736 87
Other liabilities:	
E. James' check on account property, \$250; taxes on account property .....	328 00
Salary due.....	55 40
Balance, net profit.....	973 08
Total liabilities.....	<u>\$29,093 35</u>

# MILLINERY BUILDING AND LOAN ASSOCIATION.

No. 685 BROADWAY, NEW YORK CITY.

JAMES MAGEE, *President.*

F. F. HAVEN, *Secretary.*

## ASSETS.

Loans on bond and mortgage... ..	\$29,500 00
Cash on hand and in bank.....	1,984 83
Furniture and fixtures .....	490 28
Other assets .. .. .	192 50
Total assets .....	<u>\$32,167 61</u>



## LIABILITIES.

Due shareholders on stock account .....	\$30,332 00
Accrued earnings due shareholders.....	1,100 81
Surplus.....	6 80
Other liabilities .....	728 00
	<hr/>
Total liabilities.....	\$32,167 61
	<hr/> <hr/>

MODEL BUILDING AND LOAN ASSOCIATION OF MOTT  
HAVEN.

No. 2663 THIRD AVENUE, NEW YORK CITY.

JOHN S. HANSON, *President.*L. P. MATTHEWS, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$15,750 00
Cash on hand and in bank.....	389 47
Other assets:	
Organization expenses .....	83 34
Due from members: Subscriptions .....	\$479 00
Premiums and interest .....	358 19
	<hr/>
	837 19
	<hr/>
Total assets .....	\$17,060 00
	<hr/> <hr/>

## LIABILITIES.

Due shareholders on stock account .....	\$14,522 00
Accrued earnings due shareholders .....	858 70
Due for loans .....	1,625 00
Other liabilities: Due members, over-payments .....	54 30
	<hr/>
Total liabilities.....	\$17,060 00
	<hr/> <hr/>

# MOUNT MORRIS CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 79 WEST 125TH STREET, NEW YORK CITY.

CHARLES BLACK, *President.*

R. A. TREMPER, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$167,500 00
Loans on other securities.....	5,095 00
Real estate .....	10,782 08
Cash on hand and in bank.....	5,479 16
Furniture, fixtures and stationery .....	646 00
Other assets: Interest and premiums due .....	1,954 69
Total assets .....	<u>\$191,456 93</u>

## LIABILITIES.

Due shareholders on stock account.....	\$183,253 82
Due for loans on mortgages.....	2,188 61
Surplus.....	5,733 99
Suspended account .....	137 84
Other liabilities: Adjustment account.....	142 67
Total liabilities.....	<u>\$191,456 93</u>

# MOUNT ST. VINCENT CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

CORNER 106TH STREET AND THIRD AVENUE, NEW YORK CITY.

P. C. PFISLER, *President.*

JOHN O'BRIEN, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$45,750 00
Loans on other securities.....	220 00
Cash on hand and in bank .....	752 68
Furniture and fixtures .....	184 50
Other assets: Interest due on mortgages.....	460 00
Total assets.....	<u>*\$47,367 18</u>

## LIABILITIES.

Due shareholders on stock account.....	\$35,197 60
Total liabilities.....	<u>*\$35,197 60</u>



# MURRAY HILL CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 537 THIRD AVENUE, NEW YORK CITY.

ANDREW J. CARSON, *President.*

STEPHEN McCORMICK, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$20,619 00
Loans on other securities.....	895 00
Cash on hand and in bank.....	3,545 57
Furniture and fixtures.....	50 00
Other assets:	
Subscriptions due.....	82 58
Interest and premiums due.....	112 72
Fines due.....	73 16

Total assets.....	\$25,378 03.
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## LIABILITIES.

Due shareholders on stock account.....	\$23,322 95
Accrued earnings due shareholders.....	1,684 02
Surplus.....	351 06
Other liabilities: Deposits, appraisements.....	20 00

Total liabilities.....	\$25,378 03
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# THE MUTUAL SAVINGS AND DISTRIBUTION FUND ASSOCIATION.\*

Nos. 177-9 BROADWAY, NEW YORK CITY.

J. H. DURLAND, *President.*

R. H. TAYLOR, *Secretary.*

## ASSETS.

Cash on hand and in bank.....	\$33,596 13
Furniture and fixtures.....	472 86
Other assets: Personal accounts.....	3,279 98

Total assets.....	\$37,348 97
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## LIABILITIES.

Surplus.....	\$3,799 19
Other liabilities: Reserve due bondholders.....	33,549 78

Total liabilities.....	\$37,348 97
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\* Action for dissolution because of fraudulent and illegal practices now pending.

## NATIONAL HOMESTEAD COMPANY.

No. 39 NASSAU STREET, NEW YORK CITY.

JOHN W. HEDDEN, *President.*ALPHONZO J. STEERS, *Secretary.*

## ASSETS.

Furniture and fixtures .....	\$500 00
Other assets: Printed matter and plates for same .....	100 00
Total assets.....	*\$600 00

## LIABILITIES.

Promissory note, given for furniture.....	\$500 00
Total liabilities..	*\$500 00

## NATIONAL MUTUAL BUILDING AND LOAN ASSOCIATION.

Nos. 49-51 CHAMBERS STREET, NEW YORK CITY.

CHAS. B. PEET, *President.*GEORGE R. SUTHERLAND, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$333,750 00
Loans on other securities on shares.....	6,241 50
Real estate.....	2,551 41
Cash on hand and in bank.....	4,274 10
Furniture and fixtures .....	3,081 02
Other assets .....	13,651 82
Total assets .....	\$363,549 85

## LIABILITIES.

Due shareholders on stock account .....	†\$294,730 31
Accrued earnings due shareholders.....	32,992 60
Due for loans .....	9,100 00
Other liabilities .....	26,726 94
Total liabilities .....	\$363,549 85

\* So in original.

† Total amount of dues accruing to loan fund on installment shares (less arrearages) and amount paid in on paid-up shares.



## NEW YORK BUILDING LOAN BANKING COMPANY.

No. 12 EAST FIFTEENTH STREET, NEW YORK CITY.

JOSEPH ROBERTS, *President*.W. E. BUZBY, *Secretary*.

## ASSETS.

Loans on bond and mortgage.....	\$9,690 00
Loans on other securities.....	2,307 50
Cash on hand and in bank.....	316 34
Furniture and fixtures .....	501 55
Other assets.....	1,079 71
Total assets.....	<u>\$13,895 10</u>

## LIABILITIES.

Due shareholders on stock account.....	\$13,707 75
Surplus .....	187 35
Total liabilities.....	<u>\$13,895 10</u>

## NEW YORK CITY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 5 BEEKMAN STREET, NEW YORK CITY.

HERBERT A. SHIPMAN, *President*.JOHN F. LAMBIAS, *Secretary*.

## ASSETS.

Loans on bond and mortgage.....	\$500 00
Cash on hand and in bank .....	1,730 10
Other assets.....	10 10
Total assets .....	<u>\$2,240 20</u>

## LIABILITIES.

Due shareholders on stock account.....	\$2,090 00
Accrued earnings due shareholders.....	150 20
Total liabilities.....	<u>\$2,240 20</u>

# NEW YORK CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 79 WEST 125TH STREET, NEW YORK CITY.

JOHN L. HOWE, *President.*

CHARLES E. FOWLER, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$101,037 15
Real estate .....	8,002 02
Cash on hand and in bank .....	13,554 06
Furniture and fixtures .....	1,341 26
Other assets .....	1,370 45
<b>Total assets</b> ... ..	<b>\$125,304 94</b>

## LIABILITIES.

Due shareholders on stock account .....	\$111,335 27
Accrued earnings due shareholders .....	13,923 39
Other liabilities .....	46 28
<b>Total liabilities</b> .....	<b>\$125,304 94</b>

# NEW YORK MUTUAL SAVINGS AND LOAN ASSOCIATION.

No. 55 LIBERTY STREET, NEW YORK CITY.

SMITH M. WEED, *President.*

THOS. S. JOHNSON, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$51,900 00
Loans on other securities .....	1,128 90
Cash on hand and in bank .....	4,905 61
Furniture and fixtures .....	1,006 49
Other assets:	
Due from agents .....	337 08
Bills receivable .....	162 45
Miscellaneous .....	146 20
<b>Total assets</b> .....	<b>\$59,586 73</b>

## LIABILITIES.

Due shareholders on stock account .....	\$43,402 25
Accrued earnings due shareholders .....	7,787 22
Due for loans .....	6,684 75
Other liabilities, viz.: Advanced by directors .....	1,712 51
<b>Total liabilities</b> .....	<b>\$59,586 73</b>



## NEW YORK NATIONAL BUILDING AND LOAN ASSOCIATION.

No. 60 BROADWAY, NEW YORK CITY.

BENJ. F. MOORE, *President*.WILBUR C. MARSH, *Secretary*.

## ASSETS.

Loans on bond and mortgage and cash.....	\$14,600 00
Cash on hand and in bank.....	1,011 97
Total assets .....	<u>\$15,611 97</u>

## LIABILITIES.

Due shareholders on stock account .....	\$7,516 15
Accrued earnings due shareholders.....	450 58
Other liabilities:	
Unearned premiums.....	7,154 62
Balance of expense fund .....	490 62
Total liabilities.....	<u>\$15,611 97</u>

## NEW YORK AND SUBURBAN CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

Nos. 108-110 EAST 125TH STREET, NEW YORK CITY.

ELIJAH D. CLARK, *President*.JOHN T. NOLAN, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$121,050 00
Loans on other securities.....	5,960 00
Cash on hand and in bank.....	3,116 27
Furniture and fixtures .....	478 70
Other assets:	
Organization (originally \$789.42) .....	472 95
Members borrowing on property .....	532 40
Premium and interest due members borrowing on other securities; interest due.....	103 36
Insurance due.....	27 25
Total assets .....	<u>\$131,740 93</u>

## LIABILITIES.

Due shareholders on stock account . . . . .	\$120,175 68
Surplus .. . . .	11,419 70
Other liabilities:	
Deposits on loans . . . . .	88 00
Due withdrawn members' checks returned . . . . .	47 55
Overplus account . . . . .	10 00
Total liabilities . . . . .	<u>\$131,740 93</u>

NEW YORK AND WAKEFIELD CO-OPERATIVE BUILDING  
AND LOAN ASSOCIATION.

No. 150 EAST 125TH STREET, NEW YORK CITY.

MAX PARPART, *President.*

JOHN G. CLEGG, *Secretary.*

## ASSETS.

Loans on bond and mortgage . . . . .	\$131,250 00
Cash on hand and in bank . . . . .	7,010 16
Furniture and fixtures . . . . .	120 00
Total assets . . . . .	<u>\$138,380 16</u>

## LIABILITIES.

Due shareholders on stock account . . . . .	\$99,729 79
Accrued earnings due shareholders . . . . .	12,965 92
Due for loans . . . . .	12,493 35
Other liabilities: Reserve fund . . . . .	13,191 10
Total liabilities . . . . .	<u>\$138,380 16</u>

NEW YORK WORLD CO-OPERATIVE BUILDING AND LOAN  
ASSOCIATION.

NEW YORK CITY.

HENRY MARTIN, *President.*

CHARLES WRIGHT, *Secretary.*

## ASSETS.

Loans on bond and mortgage . . . . .	\$119,500 00
Cash on hand and in bank . . . . .	874 11
Other assets: Safe . . . . .	104 00
Total assets . . . . .	<u>\$120,478 11</u>



## LIABILITIES.

Due shareholders on stock account .....	\$85,443 25
Accrued earnings due shareholders .....	29,741 96
Surplus .....	5,292 90
<b>Total liabilities .....</b>	<b>\$120,478 11</b>

## NORTHERN BUILDING, SAVINGS AND LOAN ASSOCIATION.

No. 52 WALL STREET, NEW YORK CITY.

T. B. DEAN, *President*.JOHN TODHUNTER, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$10,030 00
Cash on hand and in bank .....	1,527 96
Other assets: Loan expense account .....	32 75
<b>Total assets .....</b>	<b>\$11,590 71</b>

## LIABILITIES.

Due shareholders on stock account .....	\$11,173 00
Surplus .....	372 04
Other liabilities: Loan expense account .....	45 67
<b>Total liabilities .....</b>	<b>\$11,590 71</b>

## NORTH NEW YORK CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 2663 THIRD AVENUE, NEW YORK CITY.

THOS. H. THORN, *President*.GEO. W. CUDLIPP, *Secretary*.

## ASSETS.

Loans on bond and mortgage .....	\$43,995 00
Cash on hand and in bank .....	4,099 99
Furniture and fixtures .....	429 98
Other assets: Due from borrowers on loans on property, .....	175 90
<b>Total assets .....</b>	<b>\$48,700 87</b>

## LIABILITIES.

Due shareholders on stock account .....	\$48,192 54
Surplus: Twenty-five per cent of profits for last six months carried forward .....	349 13
Other liabilities: Appraisers' estimates on loans .....	159 20
<b>Total liabilities .....</b>	<b>\$48,700 87</b>

PEOPLE'S CO-OPERATIVE BUILDING AND LOAN  
ASSOCIATION.

No. 275 WEST TWENTY-THIRD STREET, NEW YORK CITY.

W. H. GODWARD, *President.*

H. S. ARMSTRONG, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$30,350 00
Cash on hand and in bank.....	1,561 52
Furniture and fixtures .....	150 00
Other assets .....	250 00
	<hr/>
Total assets .....	\$32,311 52
	<hr/> <hr/>

LIABILITIES.

Due shareholders on stock account.....	\$26,958 60
Due for loans .....	4,500 00
Surplus .....	852 92
	<hr/>
Total liabilities.....	\$32,311 52
	<hr/> <hr/>

PEOPLE'S REAL ESTATE TONTINE.

NEW YORK CITY.

PAUL FULLER, *President.*

CHAS. F. ADAMS, *Secretary.*

ASSETS.

Loans on other securities * .....	\$339 45
Real estate unincumbered (actual cost) .....	1,766 35
Cash on hand and in bank.....	168 13
Other assets : One hundred and forty-four shares of the company's stock, bought as an investment ; the price, \$144, going into "Endowment fund" as a permanent addition thereto .....	144 00
	<hr/>
Total assets ...	\$2,417 93
	<hr/> <hr/>

\* Debenture bond of American Security and Trust Company, five per cent guaranteed, secured on first mortgage on real estate; also certificate of deposit with Washington Loan and Trust Company, four per cent; also two shares Equitable Co-operative Building Association, seventeenth issue.



LIABILITIES.

Due shareholders on stock account* .....	\$336 00
Accrued earnings due shareholders * .....	6 24
Surplus .....	622 41
Principal of tontine "Year funds." † .....	1,325 93
Balances of income (apportioned) held to order of subscribers .....	61 36
Other liabilities : Income of "Year funds" not yet divided, .....	65 99
Total liabilities .....	<u><u>\$2,417 93</u></u>

PRODUCE EXCHANGE BUILDING AND LOAN ASSOCIATION.

PRODUCE EXCHANGE, NEW YORK CITY.

DAVID S. JONES, *President.* I. ASHLY BEALL, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$168,800 00
Loans on other securities .....	10,449 00
Cash on hand and in bank .....	11,984 08
Other assets .....	985 64
Total assets .....	<u><u>\$192,218 72</u></u>

LIABILITIES.

Due shareholders on stock account .....	\$134,527 00
Accrued earnings due shareholders .....	16,458 53
Due for loans .....	20,988 38
Surplus .....	18,892 28
Other liabilities .....	1,352 53
Total liabilities .....	<u><u>\$192,218 72</u></u>

\* Shareholders are entitled only to five per cent of the "Tontine subscriptions" received during the year. If the dividends thus received by them on stock should amount to more than ten per cent per annum on their investment, the shares are "redeemed" pro tanto and may be sold again for the benefit of the endowment. The principal of the capital stock is not to be repaid otherwise than by this "redemption" by dividends exceeding ten per cent per annum upon the amount. Only 393 shares of capital stock have been sold in all; of these fifty-seven have been redeemed, leaving 336 outstanding (144 belong to the company itself).

† This obligation, under our contract with tontine subscribers, is simply to keep the principal of the "Year funds" invested (in real estate as far as possible) and to divide the income of the same annually (on the first of May) among living subscribers, in proportion to investment.

RAILROAD CO-OPERATIVE BUILDING AND LOAN  
ASSOCIATION.

NEW YORK CITY.

G. A. WARBURTON, *President.*W. C. OSBORN, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$5,500 00
Cash on hand and in bank.....	1,579 05
Furniture and fixtures and supplies on hand .....	207 96
Other assets:	
Arrears of dues and interest.....	326 04
Deficiency from income.....	29 98
Total assets.....	<u>\$7,643 03</u>

## LIABILITIES.

Due shareholders on stock account. ....	\$7,454 34
Other liabilities:	
Due for security on loan.....	24 00
Due on withdrawals.....	136 69
Due on forfeited membership ... ..	28 00
Total liabilities.....	<u>\$7,643 03</u>

SAFETY CO-OPERATIVE BUILDING, LOAN AND SAVINGS  
ASSOCIATION.

No. 114 WEST FOURTEENTH STREET, NEW YORK CITY.

LEOPOLD GRAHAM, *President.*EUGENE H. MUNGER, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$43,000 00
Loans on other securities.....	1,180 00
Cash on hand and in bank.....	11,278 14
Total assets.....	<u>\$55,458 14</u>

## LIABILITIES.

Due shareholders on stock account.....	\$52,371 92
Accrued earnings due shareholders.....	2,671 36
Surplus .....	258 86
Other liabilities : Deposits for bids for loans .....	156 00
Total liabilities.....	<u>\$55,458 14</u>



## SCANDINAVIAN BUILDING AND MUTUAL LOAN ASSOCIATION.

No. 207 EAST FIFTY-SIXTH STREET, NEW YORK CITY.

J. F. JOHNSON, *President*.CHAS. G. EDLING, *Secretary*.

## ASSETS.

Loans on bond and mortgage.....	\$32,800 00
Cash on hand and in bank.....	2,427 56
Furniture and fixtures .....	60 00
Other assets.....	40 00
Accrued dues.....	439 00
Accrued interest.....	47 00
Total assets.....	<u>\$35,813 56</u>

## LIABILITIES.

Due shareholders on stock account.....	\$29,347 00
Accrued earnings due shareholders .....	6,367 27
Due for loans .....	41 50
Surplus.....	10 84
Other liabilities .....	10 95
Advance interest .....	36 00
Total liabilities.....	<u>\$35,813 56</u>

## SERIAL BUILDING, LOAN AND SAVINGS INSTITUTION.

No. 195 BROADWAY, NEW YORK CITY.

JAMES MERRIHEW, *President*.EDWIN F. HOWELL, *Secretary*.

## ASSETS.

Loans on bond and mortgage.....	\$213,700 00
Loans on other securities.....	14,410 00
Real estate.....	5,547 26
Furniture and fixtures .....	80 50
Other assets:	
Subscriptions .....	1,001 00
Interest of premium .....	783 52
Fines.....	323 17
Property com. expense .....	113 77
Mrs. L. M. Howe assignment.....	35 33
Total assets .....	<u>\$235,994 55</u>

## LIABILITIES.

Due shareholders on stock account .....	\$165,624 00
Accrued earnings due shareholders .....	41,177 03
Due for loans .....	20,554 14
Surplus .....	1 45
Other liabilities:	
Treasurer .....	194 87
Subscriptions paid in advance .....	13 00
Suspense account — due withdrawing members .....	778 22
Interest .....	251 84
Bills payable .....	7,400 00
	<hr/>
Total liabilities .....	\$235,994 55
	<hr/> <hr/>

## STAR CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

Nos. 258-9 BROADWAY, NEW YORK CITY.

FRANCIS N. PENN, *President.*JOHN HEINRICH, Jr., *Secretary.*

## ASSETS.

Loans on bond and mortgage ..	\$68,000 00
Cash on hand and in bank .....	3,068 57
Furniture and fixtures .....	100 00
Other assets:	
Stationery, etc. ....	100 00
Suspense .....	34 13
Due on loans on bond and mortgage .....	448 32
	<hr/>
Total assets .....	\$71,751 02
	<hr/> <hr/>

## LIABILITIES.

Due shareholders on stock account .....	\$57,951 63
Due for loans .....	7,900 00
Surplus .....	5,692 24
Deposits due for same .....	207 15
	<hr/>
Total liabilities .....	\$71,751 02
	<hr/> <hr/>



### STUYVESANT CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 213 EAST 23D STREET, NEW YORK CITY.

DANIEL A. CURTIN, *President.*

F. A. O'HAGEN, *Secretary.*

#### ASSETS.

Loans on bond and mortgage .....	\$69,250 00
Cash on hand and in bank .....	9,188 08
Furniture and fixtures .....	166 00
Other assets :	
Interest and premium due on loans .....	123 44
One upon adjustment of loan No. 3 from the "Gross Premium to the Monthly Payment" plan .....	105 00
Total assets .....	<u>\$78,832 52</u>

#### LIABILITIES.

Due shareholders on stock account .....	\$68,780 18
Accrued earnings due shareholders .....	7,937 34
Other liabilities :	
Special deposits .....	64 00
Rent due .....	50 00
Gross premium on loan No. 1 not adjusted to the monthly payment plan .....	2,001 00
Total liabilities .....	<u>\$78,832 52</u>

### THE SUN AND EVENING SUN BUILDING MUTUAL LOAN AND ACCUMULATING FUND ASSOCIATION.

Nos. 35-37 FRANKFORT STREET, NEW YORK CITY.

JAMES MCKENNA, *President.*

HORACE L. WELLS, *Secretary.*

#### ASSETS.

Loans on bond and mortgage .....	\$98,025 06
Cash on hand and in bank .....	2,125 97
Furniture and fixtures (estimated) .....	700 00
Other assets :	
Subscriptions and fines on mortgaged or appropriated shares .....	297 25
Interest and premium due .....	410 70
Other payments appropriated shares .....	814 10
Total assets .....	<u>\$102,373 08</u>

## LIABILITIES.

Due shareholders on stock account.....	\$72,113 06
Due for loans .....	8,039 00
Surplus.....	22,221 02
Total liabilities.....	<u>\$102,373 08</u>

## TEACHERS' BUILDING AND LOAN ASSOCIATION.

## NEW YORK CITY.

JACOB T. BOYLE, *President.*A. D. STRATTON, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$113,280 00
Loans on other securities.....	1,503 32
Cash on hand and in bank....	38,505 34
Other assets.....	1,462 90
Total assets.....	<u>\$154,751 56</u>

## LIABILITIES.

Due shareholders on stock account.....	\$143,296 00
Accrued earnings due shareholders.....	10,941 82
Other liabilities .....	513 74
Total liabilities .....	<u>\$154,751 56</u>

## TEACHERS' CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

## NEW YORK CITY.

JOS. G. FUREY, *President.*MAGNUS GROSS, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$56,400 00
Cash on hand and in bank.....	5,682 86
Other assets: Premiums due .....	13,220 57
Total assets .....	<u>\$75,303 43</u>

## LIABILITIES.

Due shareholders on stock account .....	\$58,310 00
Accrued earnings due shareholders.....	3,772 86
Surplus.....	13,220 57
Total liabilities.....	<u>\$75,303 43</u>



## TEACHERS' EQUITABLE BUILDING LOAN ASSOCIATION.

No. 120 BROADWAY, NEW YORK CITY.

GEORGE CHASE, *President*.R. R. BILLINGTON, *Secretary*.

## ASSETS.

Loans on bond and mortgage.....	\$1,500 00
Cash on hand and in bank.....	1,298 18
Total assets.....	<u>\$2,798 18</u>

## LIABILITIES.

Due shareholders on stock account.....	\$2,757 33
Accrued earnings due shareholders.....	13 00
Due for advance payments.....	22 50
Other liabilities: Expense fund.....	5 35
Total liabilities.....	<u>\$2,798 18</u>

## TREMONT BUILDING AND LOAN ASSOCIATION.

TREMONT, NEW YORK CITY.

THOS. C. LEWIS, *President*.ROBT. I. LOMAS, Jr., *Secretary*.

## ASSETS.

Loans on bond and mortgage.....	\$67,200 00
Cash on hand and in bank.....	2,854 18
Furniture and fixtures .....	107 91
Total assets.....	<u>\$70,162 09</u>

## LIABILITIES.

Due shareholders on stock account (amount paid in on shares) .....	\$52,190 00
Accrued earnings due shareholders.....	17,344 34
Other liabilities:	
Amount overpaid by shareholders (five).....	557 50
For secretary's salary, three months.....	50 00
For individuals and rent .....	20 25
Total liabilities.....	<u>\$70,162 09</u>

TRIANGLE BUILDING, LOAN AND TONTINE SAVINGS  
FUND ASSOCIATION.

NEW YORK CITY.

CHAS. O'C. HENNESSY, *President.*

MARTIN BATTLE, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$1,000 00
Cash on hand and in bank.....	188 88
Other assets :	
Books, printed matter, etc .....	100 00
Monthly subscriptions on shares in arrears.....	107 50
Total assets.....	<u>\$1,396 38</u>

LIABILITIES.

Due shareholders on stock account.....	\$761 00
Accrued earnings due shareholders.....	48 80
Due for loans .....	90 00
Surplus.....	496 58
Total liabilities.....	<u>\$1,396 38</u>

TWENTY-THIRD WARD CO-OPERATIVE BUILDING AND  
LOAN ASSOCIATION.

No. 708 EAST 158TH STREET, NEW YORK CITY.

THOS. J. HENRY, *President.*

JOHN J. CLARKE, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$64,000 00
Cash on hand and in bank.....	1,902 39
Furniture and fixtures .....	140 00
Other assets.. ..	7,557 35
Total assets.....	<u>\$73,599 74</u>

LIABILITIES.

Due shareholders.....	\$55,153 14
Surplus .....	18,446 60
Total liabilities.....	<u>\$73,599 74</u>



## UNION BUILDING, LOAN AND SAVINGS ASSOCIATION.

CORNER FORTY-FOURTH STREET AND NINTH AVENUE, NEW YORK CITY.

PETER J. DOOLAN, *President*.M. L. MILLER, *Secretary*.

## ASSETS.

Loans on bond and mortgage.....	\$18,600 00
Loans on other securities.....	1,410 00
Cash on hand and in bank.....	3,582 34
Total assets.....	<u>\$23,592 34</u>

## LIABILITIES.

Due shareholders on stock account.....	\$19,535 90
Accrued earnings due shareholders.....	223 46
Due for loans.....	3,161 99
Surplus.....	628 99
Other liabilities: Deposits on sales.....	42 00
Total liabilities.....	<u>\$23,592 34</u>

UNION SQUARE PERMANENT CO-OPERATIVE BUILDING  
AND LOAN ASSOCIATION.

No. 25 EAST FOURTEENTH STREET, NEW YORK CITY.

WM. J. WORRELL, *President*.J. N. MUNSON, *Secretary*.

## ASSETS.

Loans on bond and mortgage.....	\$14,250 00
Cash on hand and in bank.....	2,593 27
Furniture and fixtures.....	108 00
Other assets: Profit and loss.....	890 25
Total assets...	<u>\$17,841 52</u>

## LIABILITIES.

Due shareholders on stock account.....	\$14,741 52
Due for loans.....	3,000 00
Other liabilities: Deposit to pay assessment on property held by borrowing members.....	100 00
Total liabilities.....	<u>\$17,841 52</u>

# WEST END CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 79 WEST 125TH STREET, NEW YORK CITY.

T. J. WORMAN, *Vice-President.*

P. E. DOLAN, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$84,875 00
Loans on other securities .....	690 00
Real estate .....	4,461 11
Cash on hand and in bank. ....	2,547 15
Furniture and fixtures .....	270 00
Other assets :	
Stationery, etc. ....	360 00
Interest and premiums due .....	76 32
Due W. J. Drebold .....	30 00
Adjustment account .....	40 69
Total assets ...	<u>\$93,350 27</u>

## LIABILITIES.

Due shareholders on stock account .....	\$87,776 81
Due for loans .....	2,566 64
Surplus .....	2,204 18
Other liabilities :	
Suspended account .....	593 89
Tiernan account .....	208 75
Total liabilities .....	<u>\$93,350 27</u>

# WEST SIDE MUTUAL BUILDING, LOAN AND SAVINGS ASSOCIATION.

No. 300 EIGHTH AVENUE, NEW YORK CITY.

JOHN P. WINDOLPH, *President.*

WILLIAM CONOVER, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$32,065 00
Loans on other securities .....	1,015 00
Cash on hand and in bank .....	2,164 81
Other assets .....	354 59
Total assets .....	<u>\$35,599 40</u>



LIABILITIES.

Due shareholders on stock account.....	\$29,597 41
Due for loans .....	3,500 00
Surplus.....	2,501 99
Total liabilities.....	<u>\$35,599 40</u>

NIAGARA COUNTY.

HOMESTEAD LOAN ASSOCIATION.

NORTH TONAWANDA, N. Y.

H. U. BERGER, *President.* THOS. E. STOCUM, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$17,745 00
Cash on hand and in bank.....	668 45
Furniture and fixtures .....	55 00
Total assets.....	<u>\$18,468 45</u>

LIABILITIES.

Due shareholders on stock account .....	\$15,172 25
Accrued earnings due shareholders.....	3,296 20
Total liabilities.....	<u>\$18,468 45</u>

LOCKPORT SAVINGS AND LOAN ASSOCIATION.

LOCKPORT, N. Y.

WM. H. HIGGS, *President.* W. K. HELMER, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$88,270 00
Cash on hand and in bank.....	939 26
Furniture and fixtures .....	60 00
Total assets.....	<u>\$89,269 26</u>

LIABILITIES.

Due shareholders on stock account .....	\$76,366 24
Accrued earnings due shareholders.....	12,903 02
Total liabilities.....	<u>\$89,269 26</u>

NIAGARA PERMANENT SAVINGS AND LOAN ASSOCIATION.

NIAGARA FALLS, N. Y.

SEBASTIAN GEYER, *President.*

ANNA E. RAE, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$98,550 00
Cash on hand and in bank .....	7,048 60
Total assets.....	<u>\$105,598 60</u>

LIABILITIES.

Due shareholders on stock account .....	\$92,122 14
Accrued earnings due shareholder.....	13,007 96
Surplus... ..	468 50
Total liabilities .....	<u>\$105,598 60</u>

NIAGARA SAVING AND LOAN ASSOCIATION.

SUSPENSION BRIDGE, N. Y.

O. W. CUTLER, *President.*

R. N. CAMPBELL, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$260 00
Cash on hand and in bank.....	1,015 95
Total assets .....	<u>*\$1,275 95</u>

LIABILITIES.

Due shareholders on stock account .....	\$1,205 20
Accrued earnings due shareholders.....	23 95
Other liabilities:	
Office rent .....	12 00
For printing .....	144 75
For stenographer.....	3 00
Total liabilities.....	<u>*\$1,388 90</u>



## NORTH TONAWANDA AID AND SAVING ASSOCIATION.

NORTH TONAWANDA, N. Y.

FREDERICK SOMMER, *President*.F. G. DAVIES, *Secretary*.

## ASSETS.

Loans on bond and mortgage.....	\$94,390 00
Cash on hand and in bank .....	964 13
Total assets .....	<u>\$95,354 13</u>

## LIABILITIES.

Due shareholders on stock account.....	\$77,842 50
Accrued earnings due shareholders.....	17,511 63
Total liabilities.....	<u>\$95,354 13</u>

## ONEIDA COUNTY.

## HOMESTEAD AID ASSOCIATION.

UTICA, N. Y.

EDWARD CURRAN, *President*.WM. P. CARPENTER, *Secretary*.

## ASSETS.

Loans on bond and mortgage.....	\$179,175 00
Loans on other securities.....	5,025 00
Cash on hand and in bank.....	78 39
Furniture and fixtures .....	200 00
Other assets, viz.:	
Dues in arrears.....	160 00
Interest in arrears.....	39 91
Premiums in arrears .....	19 29
Fines in arrears .....	10 34
Total assets .....	<u>\$184,707 93</u>

## LIABILITIES.

Due shareholders on stock account, including \$993 paid in advance .....	\$154,332 00
Accrued earnings due shareholders.....	18,068 73
Due for loans .....	11,200 00
Surplus.....	1,078 08
Other liabilities, viz.: Interest and premium paid in advance .....	29 12
Total liabilities.....	<u>\$184,707 93</u>

## THE MUTUAL SAVINGS, LOAN AND BUILDING ASSOCIATION.

ROME, N. Y.

A. C. KESSINGER, *President.*F. M. BARNARD, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$19,845 00
Cash on hand and in bank. ....	1,388 80
Other assets: Expense of organizing, not as yet charged to profit and loss ....	46 75
Total assets .....	<u>\$21,280 55</u>

## LIABILITIES.

Due shareholders on stock account.....	\$20,000 00
Accrued earnings due shareholders.....	1,144 06
Surplus.....	136 49
Total liabilities.....	<u>\$21,280 55</u>

## ONONDAGA COUNTY.

CENTRAL NEW YORK CO-OPERATIVE SAVINGS AND LOAN  
ASSOCIATION.

SYRACUSE, N. Y.

THOMAS WHITEHEAD, *President.*G. D. GUNN, *Secretary.*

## ASSETS.

Loans on bond and mortgage . ....	\$22,500 00
Loans on other securities, members' certificates . . . . .	1,395 00
Cash on hand and in bank. . . . .	1,260 72
Furniture and fixtures . . . . .	360 00
Total assets.....	<u>\$25,515 72</u>

## LIABILITIES.

Due shareholders on stock account.....	\$22,365 75
Accrued earnings due shareholders.....	2,926 05
Surplus . . . . .	223 92
Total liabilities . . . . .	<u>\$25,515 72</u>



## EASTERN BUILDING AND LOAN ASSOCIATION.

SYRACUSE, N. Y.

HENRY H. LOOMIS, *President.*JNO. J. W. REYNOLDS, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$36,000 00
Cash on hand in bank.....	17,668 20
Furniture and fixtures and supplies .....	2,747 79
Other assets :	
Due from sundry persons .....	653 27
Current expenses.....	12,679 28
Total assets.....	<u>\$69,748 54</u>

## LIABILITIES.

Due shareholders on stock account.....	\$53,947 49
Accrued earnings due shareholders.....	4,783 45
Due for loans .....	1,967 85
Surplus.....	2,123 43
Other liabilities : Due sundry persons ...	6,926 32
Total liabilities.....	<u>\$69,748 54</u>

## MERCHANTS' CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

SYRACUSE, N. Y.

AUSTIN C. WOOD, *President.*FRANK Z. WILCOX, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$10,500 00
Cash on hand and in bank.....	13 27
Other assets.....	55 20
Total assets .....	<u>\$10,568 47</u>

## LIABILITIES.

Due shareholders on stock account.....	\$6,927 00
Accrued earnings due shareholders.....	120 90
Due for loans (mortgages).....	2,800 00
Surplus.....	720 57
Total liabilities.....	<u>\$10,568 47</u>

## SAFETY INVESTMENT AND LOAN COMPANY.

SYRACUSE, N. Y.

GEORGE D. COWLES, *President.*DANIEL PRATT, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$2,100 00
Cash on hand and in bank .....	821 69
Furniture and fixtures .....	128 00
Other assets .....	312 09
Total assets ... ..	<u>\$3,361 78</u>

## LIABILITIES.

Due shareholders on stock account .....	\$1,922 40
Accrued earnings due shareholders .....	50 71
Due for loans .....	540 00
Surplus .....	393 75
Other liabilities .....	454 92
Total liabilities .... ..	<u>\$3,361 78</u>

SYRACUSE CO-OPERATIVE SAVINGS AND LOAN  
ASSOCIATION.

SYRACUSE, N. Y.

J. FRANK PLUMB, *President.*GEORGE B. PHELPS, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$102,500 00
Loans on other securities .....	2,671 00
Cash on hand and in bank .....	1,812 69
Total assets .....	<u>\$106,983 69</u>

## LIABILITIES.

Due shareholders on stock account .....	\$89,200 50
Accrued earnings due shareholders .....	12,719 19
Due for loans .....	2,064 00
Other liabilities: Due bank .....	3,000 00
Total liabilities .... ..	<u>\$106,983 69</u>



## ONTARIO COUNTY.

## GENEVA PERMANENT 'LOAN AND SAVING ASSOCIATION.

GENEVA, N. Y.

M. F. BLAINE, *President.*W. G. HENIMP, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$92,085 00
Loans on other securities.....	3,125 00
Cash on hand and in bank.....	887 89

Total assets .....	\$96,097 89
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## LIABILITIES.

Due shareholders on stock account .....	\$82,740 29
Accrued earnings due shareholders.....	8,949 23
Due for loans .....	3,800 00
Surplus.....	608 37

Total liabilities.....	\$96,097 89
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## THE PEOPLE'S BUILDING, LOAN AND SAVING ASSOCIATION.

GENEVA, N. Y.

D. W. HALLENBECK, *President.*D. F. ATTWOOD, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$258,119 00
Loans on other securities.....	1,232 75
Cash on hand and in bank .....	20,427 02

Total assets.....	\$279,778 77
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## LIABILITIES.

Due shareholders on stock account.....	\$273,668 30
Due for loans .....	4,000 00
Surplus.....	2,110 47

Total liabilities .....	\$279,778 77
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## ORANGE COUNTY.

## BUILDING AND LOAN ASSOCIATION.

NEWBURGH, N. Y.

B. B. MOORE, *President.*BENJ. J. MACDONALD, *Secretary.*

## ASSETS.

Loans on bond and mortgage .. . . . . .	\$92,480 00
Cash on hand and in bank.....	147 21
Furniture and fixtures .. . . . . .	60 00
Total assets .. . . . . .	<u>\$92,687 21</u>

## LIABILITIES.

Due shareholders on stock account .. . . . . .	\$76,632 00
Due for loans .. . . . . .	600 00
Surplus.....	15,455 21
Total liabilities.....	<u>\$92,687 21</u>

## HOMESTEAD BUILDING AND LOAN ASSOCIATION.

MIDDLETOWN, N. Y.

CHAS. A. DOUGLAS, *President.*H. J. LEONARD, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$48,300 00
Loans on other securities.....	1,767 00
Cash on hand and in bank.....	3,530 75
Furniture and fixtures .. . . . . .	200 00
Other assets .. . . . . .	337 02
Total assets .. . . . . .	<u>\$54,134 77</u>

## LIABILITIES.

Due shareholders on stock account.....	\$39,084 00
Accrued earnings due shareholders.....	1,352 40
Surplus .. . . . . .	13,621 37
Other liabilities .. . . . . .	77 00
Total liabilities .. . . . . .	<u>\$54,134 77</u>



## ORANGE COUNTY BUILDING AND LOAN ASSOCIATION, No. 2.

PORT JERVIS, N. Y.

JACOB MAY, *President.*THOS. H. BRANCH, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$89,600 00
Cash on hand and in bank* .....	1,472 23
Other assets:	
Premium on cash on hand .....	301 58
Arrears on books .....	42 61
Total assets .....	<u>\$91,416 42</u>

## LIABILITIES

Due shareholders on stock account .....	\$69,721 00
Accrued earnings due shareholders†.....	
Due for loans .....	2,367 50
Surplus .....	18,216 64
Other liabilities:	
Dues paid in advance .....	1,084 00
Officers salaries one month .....	27 28
Total liabilities.....	<u>\$91,416 42</u>

## PORT JERVIS BUILDING AND LOAN ASSOCIATION, No. 1.

PORT JERVIS, N. Y.

WM. H. NEARPASS, *President.*N. W. DENITT, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$140,500 00
Loans on other securities.....	9,247 84
Cash on hand and in bank.....	2,382 68
Furniture and fixtures .....	35 00
Total assets .....	<u>\$152,165 52</u>

\*Sold awaiting execution of papers.

†Surplus not divided until the value of stock is \$200. See article 9 of Constitution.

## LIABILITIES.

Dues paid on stock account.....	\$119,739 50
Accrued earnings.....	31,939 95
Other liabilities .....	486 07
	<hr/>
Total liabilities.....	\$152,165 52
	<hr/> <hr/>

THE UNION BUILDING AND LOAN ASSOCIATION OF THE  
TOWN OF WOODBURY.

CENTRAL VALLEY, N. Y.

AMBROSE DORAN, *President.*CHARLES RIVENBURG, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	*\$1,800 00
Cash on hand and in bank.....	343 28
	<hr/>
Total assets.....	\$2,143 28
	<hr/> <hr/>

## LIABILITIES.\*

WOODBURY, MONROE AND CHESTER BUILDING AND LOAN  
ASSOCIATION.

CENTRAL VALLEY, N. Y.

JOHN A. PATTERSON, *President.*E. S. ELMER, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$3,300 00
Cash on hand in bank.....	183 94
	<hr/>
Total assets .....	*\$3,483 94
	<hr/> <hr/>

## LIABILITIES.

Due shareholders on stock account .....	\$3,282 79
Accrued earnings due shareholders.....	201 15
Other liabilities, not yet audited .....	35 60
	<hr/>
Total liabilities .....	*\$3,519 54
	<hr/> <hr/>

\* So in original.



## ORLEANS COUNTY.

## MEDINA SAVINGS AND LOAN ASSOCIATION.

MEDINA, N. Y.

WILLIAM U. LEE, *President.*HARRY F. WELTON, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$36,885 00
Cash on hand and in bank.....	377 65
Total assets.....	\$37,262 65

## LIABILITIES.

Due shareholders on stock account.....	\$35,672 65
Accrued earnings due shareholders.....	1,590 00
Total liabilities.....	\$37,262 65

ORLEANS COUNTY CO-OPERATIVE SAVINGS AND LOAN  
ASSOCIATION.

ALBION, N. Y.

JOHN W. HART, *President.*A. C. BURROWS, *Secretary.*

## ASSETS.

Loans on bond and mortgage to January 12.....	\$6,800 00
Cash on hand and in bank January 12.....	137 06
Other assets: Books, seal, etc., interest and fines due in January ...	50 90
Total assets.....	\$6,987 96

## LIABILITIES.

Due shareholders on stock account.....	\$6,141 00
Accrued earnings due shareholders from organization..	846 96
Total liabilities.....	\$6,987 96

## OSWEGO COUNTY.

## DIME BUILDING AND LOAN ASSOCIATION.

OSWEGO, N. Y.

GEORGE DEFORREST, *President.*D. E. TAYLOR, *Secretary.*

## ASSETS.

Loans on bond and mortgage . . . . .	\$24,400 00
Loans on other securities, purchase on contract . . . . .	5,600 00
Cash on hand and in bank . . . . .	26 43
Other assets :	
Uncollected premiums, fines and interest . . . . .	24 82
Books, stationery and other property . . . . .	202 07
Total assets . . . . .	<u>\$30,253 32</u>

## LIABILITIES.

Due shareholders on installment stock account . . . . .	\$11,400 45
Surplus . . . . .	481 49
Other liabilities :	
Paid-up stock . . . . .	17,800 00
Accrued interest on paid-up stock . . . . .	571 38
Total liabilities . . . . .	<u>\$30,253 32</u>

## FRONTIER PERMANENT BUILDING AND LOAN ASSOCIATION.

OSWEGO, N. Y.

MICHAEL TAYLOR, *President.*JOHN H. KELLY, *Secretary.*

## ASSETS.

Loans on bond and mortgage . . . . .	\$65,500 00
Real estate . . . . .	600 00
Cash on hand and in bank . . . . .	4,295 60
Furniture and fixtures . . . . .	75 00
Other assets: Due from members . . . . .	1,090 28
Total assets . . . . .	<u>\$71,560 88</u>



## LIABILITIES.

Due shareholders on stock account.....	\$59,197 59
Accrued earnings due shareholders*.....	12,363 29
Total liabilities.....	<u>\$71,560 88</u>

## HOME SAVING AND AID ASSOCIATION.

OSWEGO, N. Y.

H. L. SMITH, *President.*J. O'CONNOR, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$30,300 00
Loans on other securities .....	11,900 00
Cash on hand and in bank.....	3,047 34
Other assets: Due from members.....	354 45
Total assets.....	<u>\$45,601 79</u>

## LIABILITIES.

Due shareholders on stock account .....	\$37,417 80
Surplus.....	8,183 99
Total liabilities.....	<u>\$45,601 79</u>

## LAKE CITY BUILDING AND LOAN ASSOCIATION.

OSWEGO, N. Y.

J. K. STOCKWELL, *President.*MICHAEL TAYLOR, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$6,300 00
Cash on hand and in bank.....	46 60
Furniture and fixtures, books, etc .....	160 86
Total assets.....	<u>\$6,507 46</u>

## LIABILITIES.

Due shareholders on stock account .....	\$5,486 70
Surplus.....	859 90
Other liabilities.....	160 86
Total liabilities.....	<u>\$6,507 46</u>

\* About \$3,000 of the accrued earnings are in the nature of a surplus or reserve fund.

## OSWEGO SAVINGS AND LOAN ASSOCIATION.

OSWEGO, N. Y.

MICHAEL TAYLOR, *President.*D. E. TAYLOR, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$23,800 00
Loans on other securities.....	2,600 00
Other assets:	.
Uncollected fines .....	20 65
Uncollected dues .....	4 50
Judgment foreclosure and sale....	684 89
Total assets.....	<u>\$27,110 04</u>

## LIABILITIES.

Due shareholders on stock account.....	\$22,788 00
Accrued earnings due shareholders.....	2,545 95
Surplus .....	395 69
Due the treasurer.....	4 62
Other liabilities:	
Due withdrawals .....	1,314 28
Advance payments.....	61 50
Total liabilities.....	<u>\$27,110 04</u>

## SECURITY BUILDING AND LOAN ASSOCIATION.

OSWEGO, N. Y.

CHAS. W. RICHARDS, *President.*H. M. HAMILTON, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$4,000 00
Loans on other securities.....	13 00
Cash on hand and in bank.....	8 99
Furniture and fixtures.....	116 66
Total assets.....	<u>\$4,138 65</u>

## LIABILITIES.

Due shareholders on stock account.....	\$1,743 90
Accrued earnings due shareholders.....	16 19
Due for loans .....	2,200 00
Surplus .....	60 21
Other liabilities .....	118 35
Total liabilities .....	<u>\$4,138 65</u>



OTSEGO COUNTY.

ONEONTA BUILDING AND LOAN ASSOCIATION.

ONEONTA, N. Y.

WALTER SCOTT, *President.*

B. W. HAYE, *Secretary.*

ASSETS.	
Loans on bond and mortgage.....	\$50,650 00
Cash on hand and in bank.....	730 37
Furniture and fixtures .....	150 00
Other assets:	
Books and stationery.....	125 00
Arrears and unpaid dues .....	259 15
Arrears and unpaid interest .....	360 87
Arrears and unpaid fines ....	51 60
Arrears and unpaid premiums ..	88 87
Total assets.....	<u>\$52,415 86</u>

LIABILITIES.	
Due shareholders on stock account .....	\$50,943 65
Surplus.....	36 21
Other liabilities:	
Dues paid in advance .....	80 00
H. E. Burt, stock withdrawn.....	156 00
Notes.....	1,200 00
Total liabilities.....	<u>\$52,415 86</u>

QUEENS COUNTY.

THE CENTRAL PERMANENT BUILDING AND LOAN ASSOCIATION.

LONG ISLAND CITY, N. Y.

EDWIN WOOLEY, *President.*

JOSEPH E. SIMON, *Secretary.*

ASSETS.	
Loans on bond and mortgage.....	\$8,000 00
Cash on hand and in bank.....	1,060 90
Furniture and fixtures .....	166 05
Total assets.....	<u>\$9,226 95</u>

LIABILITIES.

Due shareholders on stock account .....	\$5,588 02
Accrued earnings due shareholders.....	314 86
Due for loans .....	3,250 00
Surplus, contingent fund.....	17 32
Other liabilities:	
Special deposits to secure loans....	50 00
Dividend undistributed.....	6 75
Total liabilities.....	<u>\$9,226 95</u>

FLUSHING CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

FLUSHING, N. Y.

CHESTER HUNTINGTON, *President.*

G. A. ROULLIER, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$42,300 00
Loans on other securities.....	520 00
Cash on hand and in bank.....	1,795 79
Other assets.....	139 32
Total assets.....	<u>\$44,755 11</u>

LIABILITIES.

Due shareholders on stock account .....	\$32,283 00
Accrued earnings due shareholders.....	6,241 20
Surplus.....	9 66
Loan from Flushing bank .....	6,000 00
Other liabilities .....	221 25
Total liabilities.....	<u>\$44,755 11</u>

HEMPSTEAD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

HEMPSTEAD, N. Y.

EBENEZER KELLUM, *President.*

J. W. B. VAN DEWATER, *Secretary.*

ASSETS.

Loans to members on bond and mortgage. . . . .	\$8,400 00
Cash on hand and in bank.....	316 92
Furniture and fixtures . . . . .	71 00
Other assets.....	102 50
Total assets.....	<u>\$8,890 42</u>



LIABILITIES.

Due shareholders on subscription account.....	\$8,348 99
Accrued earnings, due shareholders.....	541 43
Total liabilities .....	<u>\$8,890 42</u>

THE QUEENS COUNTY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

JAMAICA, N. Y.

WM. DYKES, *President.* G. P. B. HOYT, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$23,700 00
Loans on other securities.....	300 00
Real estate, cost.....	986 68
Cash on hand and in bank... ..	2,082 15
Other assets :	
Dues unpaid . . . . .	102 00
Interest unpaid.....	25 00
Fines unpaid.....	14 13
Total assets .....	<u>\$27,209 96</u>

LIABILITIES.

Due shareholders on stock account .....	\$20,640 00
Due for loans .....	1,115 50
Surplus.....	5,399 21
Other liabilities : Due members for advance payments..	55 25
Total liabilities.....	<u>\$27,209 96</u>

ROCKVILLE CENTRE SAVINGS AND LOAN ASSOCIATION.

ROCKVILLE CENTRE, N. Y.

F. M. HEXAMER, *President.* G. S. ROBERTS, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$4,000 00
Cash on hand and in bank. ....	1,728 60
Total assets .....	<u>\$5,728 60</u>

## LIABILITIES.

Due shareholders on stock account .....	\$5,598 53
Accrued earnings due shareholders .....	100 07
Deposit on loan .....	20 00
Other liabilities : Due State Treasurer .....	10 00
<hr/>	
Total liabilities .....	\$5,728 60
<hr/> <hr/>	

## RENSSELAER COUNTY.

## CASTLETON SAVINGS AND LOAN ASSOCIATION.

CASTLETON, N. Y.

J. W. McKNIGHT, *President.*S. C. McKOUN, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$2,464 62
Cash on hand and in bank .....	284 93
<hr/>	
Total assets .....	\$2,749 55
<hr/> <hr/>	

## LIABILITIES.

Due shareholders on stock account and accrued earnings due shareholders .....	\$2,749 55
<hr/>	
Total liabilities .....	\$2,749 55
<hr/> <hr/>	

## INDUSTRIAL BUILDING, LOAN AND SAVINGS ASSOCIATION.

TROY, N. Y.

B. W. SLAUSON, *President.*L. A. CADDICK, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$13,200 00
Cash on hand and in bank .....	291 08
Furniture and fixtures .....	6 50
<hr/>	
Total assets .....	*\$13,497 58



LIABILITIES.

Due shareholders on stock account.....	\$11,875 50
Accrued earnings due shareholders.....	551 50
Due for loans .....	1,425 00
<hr/>	
Total liabilities.....	*\$13,852 00
<hr/>	

PERMANENT SAVINGS AND LOAN ASSOCIATION.

HOOSICK FALLS, N. Y.

JOSEPH BUCKLEY, *President.* C. D. KINSLEY, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$39,200 00
Cash on hand and in bank.....	843 87
<hr/>	
Total assets.....	\$40,043 87
<hr/>	

LIABILITIES.

Due shareholders on stock account.....	\$37,134 00
Accrued earnings due shareholders.....	1,901 42
Surplus .....	1,008 45
<hr/>	
Total liabilities.....	\$40,043 87
<hr/>	

PIONEER BUILDING, LOAN AND SAVINGS ASSOCIATION.

TROY, N. Y.

F. BEIERMEISTER, *President.* THOS. H. CAMPION, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$109,625 00
Loans on other securities : On deposits.....	1,150 00
Cash on hand and in bank.....	3,159.45
Furniture and fixtures .....	30 00
Other assets.....	90 58
Withdrawn stock .....	9,090 66
<hr/>	
Total assets.....	\$123,145 69
<hr/>	

\* So in original.

LIABILITIES.

Due shareholders on stock account.....	\$103,893 78
Accrued earnings due shareholders.....	264 56
Surplus .....	5,987 35
Other liabilities: Note payable.....	13,000 00
Total liabilities.....	<u>\$123,145 69</u>

RICHMOND COUNTY.

EDGEWATER CO-OPERATIVE SAVINGS AND BUILDING  
LOAN ASSOCIATION.

STAPLETON, N. Y.

A. G. METHFESSEL, *President.*

CHAS. DIDIER, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$68,950 00
Real estate cash to collect .....	40 66
Cash on hand and in bank....	2,653 89
Furniture and fixtures .....	90 00
Other assets:	
Arrears of fees advanced.....	39 00
Suspense account to divide to future series.....	236 94
Total assets.....	<u>\$72,010 49</u>

LIABILITIES.

Due shareholders on stock account.....	\$64,791 00
Accrued earnings due shareholders.....	7,219 49
Total liabilities.....	<u>\$72,010 49</u>

NORTHFIELD BUILDING, LOAN AND SAVINGS ASSOCIATION.

MARINER'S HARBOR, N. Y.

JOHN P. KOHLER, *President.*

EDWARD P. DOYLE, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$84,820 00
Loans on other securities.....	450 00
Cash on hand and in bank.....	365 63
Furniture and fixtures .....	389 03
Other assets: Due from members.....	832 60
Total assets.....	<u>\$86,857 26</u>



## LIABILITIES.

Due shareholders on stock account.....	\$77,482 00
Accrued earnings due shareholders.....	9,299 48
Surplus, undivided balance.....	23 78
Other liabilities: Dues paid in advance.....	52 00
Total liabilities.....	<u>\$86,857 26</u>

## NORTH SHORE BUILDING, LOAN AND SAVING ASSOCIATION.

PORT RICHMOND, N. Y.

W. A. RANKIN, *President.*C. H. INGALLS, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$16,400 00
Loans on other securities.....	40 00
Cash on hand and in bank.....	1,037 60
Total assets.....	<u>\$17,477 60</u>

## LIABILITIES.

Due shareholders on stock account.....	\$15,984 00
Accrued earnings due shareholders.....	1,335 60
Other liabilities: Salaries due to officers.....	158 00
Total liabilities.....	<u>\$17,477 60</u>

RICHMOND COUNTY BUILDING AND MUTUAL LOAN  
ASSOCIATION.

TOTTENVILLE, N. Y.

JOHN A. KENNEDY, *President.*G. S. BARNES, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$106,200 00
Loans on other securities.....	5,040 00
Real estate.....	1,700 00
Cash on hand and in bank.....	4,096 73
Furniture and fixtures.....	175 00
Other assets:	
Supplies and stationery.....	55 00
Due from members.....	102 50
Total assets.....	<u>\$117,369 23</u>

LIABILITIES.

Due shareholders on stock account .....	\$96,883 50
Accrued earnings due shareholders.....	18,778 24
Due for loans .....	933 89
Unearned premiums ..	773 60
<hr/>	
Total liabilities.....	\$117,369 23
<hr/> <hr/>	

STATEN ISLAND BUILDING, LOAN AND SAVINGS  
ASSOCIATION.

WEST NEW BRIGHTON, N. Y.

JOHN WESTBROOK, *President.*

JAMES WHEELER, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$131,950 00
Loans on other securities (stock) ...	6,400 00
Cash on hand and in bank.....	608 01
Furniture and fixtures .....	158 06
Other assets :*	
Due from ex-treasurer .....	11,040 74
Due from members for dues, interest, etc.....	5,235 43
<hr/>	
Total assets .....	\$155,392 24
<hr/> <hr/>	

LIABILITIES.

Due shareholders on stock account. ....	\$153,118 67
Dues advanced for 1891 ...	290 62
Other liabilities:	
Vouchers drawn and not presented for payment.....	1,982 95
<hr/>	
Total liabilities.....	\$155,392 24
<hr/> <hr/>	

\* On the annual examination it was found that ex-Treasurer Pine was *deficit* (?) \$11,040.74 in his cash. That sum is now in process of collection from him. The residue, viz., \$608 01, is in the bank.



## ROCKLAND COUNTY.

## CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

SPRING VALLEY, N. Y.

PETER TALLMAN, *President.*THOMAS STEPHENS, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$1,800 00
Cash on hand and in bank.....	556 89
Other assets. ....	151 05
Total assets.....	<u>\$2,507 94</u>

## LIABILITIES.

Due shareholders on stock account.....	\$2,065 33
Due for loans .....	410 00
Surplus.....	32 61
Total liabilities. ....	<u>\$2,507 94</u>

## NYACK BUILDING CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

NYACK, N. Y.

CLARENCE LEXOW, *President.*ALONZO CORSA, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$42,900 00
Cash on hand and in bank.....	718 24
Furniture and fixtures . ....	235 39
Other assets.....	590 15
Total assets .....	<u>\$44,443 78</u>

## LIABILITIES.

Due shareholders on stock account .....	\$39,342 00
Accrued earnings due shareholders.....	4,565 33
Reserve fund.....	426 00
Other liabilities .....	110 00
Total liabilities.....	<u>\$44,443 78</u>

PROVIDENT BUILDING AND LOAN ASSOCIATION OF  
SPRING VALLEY.

HAVERSTRAW, N. Y.

CHARLES ZUNDEL, *President.*

CHARLES I. SPRINGSTON, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$10,600 00
Cash on hand and in bank.....	26 75
Other assets : Dues, interest and fines in arrears.....	117 90
Total assets.....	<u>\$10,744 65</u>

LIABILITIES.

Due shareholders on stock account.....	\$7,116 49
Other liabilities .....	13 47
Due for shares withdrawn ....	899 10
Notes .....	2,600 00
Balance .....	115 59
Total liabilities.....	<u>\$10,744 65</u>

TOWN OF RAMAPO BUILDING AND LOAN ASSOCIATION  
(No. 1).

SUFFERN, N. Y.

E. E. SUFFERN, *President.*

G. LUESING, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$58,200 00
Loans on other securities.....	800 00
Cash on hand and in bank.....	824 28
Furniture and fixtures .....	95 00
Other assets.....	8 10
Total assets .....	<u>\$59,927 38</u>

LIABILITIES.

Due shareholders on stock account .....	\$43,929 80
Accrued earnings due shareholders.....	7,772 24
Due for loans .....	3,036 00
Surplus .....	3,620 00
Other liabilities .....	1,569 34
Total liabilities.....	<u>\$59,927 38</u>



ST. LAWRENCE COUNTY.

CANTON SAVINGS AND LOAN ASSOCIATION.

CANTON, N. Y.

CLELAND AUSTIN, *President.*

HENRY E. SEAVER, *Acting Secretary.*

ASSETS.	
Loans on bond and mortgage.....	\$11,375 00
Cash on hand and in bank....	584 90
	<hr/>
Total assets .....	\$11,959 90
	<hr/> <hr/>
LIABILITIES.	
Due shareholders on stock account .....	\$10,680 25
Accrued earnings due shareholders.....	1,100 33
Surplus.....	179 32
	<hr/>
Total liabilities.....	\$11,959 90
	<hr/> <hr/>

NORWOOD SAVINGS, LOAN AND BUILDING ASSOCIATION.

NORWOOD, N. Y.

LOREN R. ASHLEY, *President.*

GEORGE HARRIS, *Secretary.*

ASSETS.	
Loans on bond and mortgage.....	\$2,400 00
Cash on hand and in bank.....	542 05
	<hr/>
Total assets.....	\$2,942 05
	<hr/> <hr/>
LIABILITIES.	
Due shareholders on stock account.....	\$2,786 00
Accrued earnings due shareholders .....	88 55
Surplus.....	67 50
	<hr/>
Total liabilities.....	\$2,942 05
	<hr/> <hr/>

## OGDENSBURG SAVINGS AND LOAN ASSOCIATION.

OGDENSBURG, N. Y.

EDGAR A. NEWELL, *President.*A. L. JAMESON, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$55,312 50
Cash on hand and in bank.....	1,983 18
	<hr/>
Total assets.....	\$57,295 68
	<hr/> <hr/>

## LIABILITIES.

Due shareholders on stock account.....	\$48,462 75
Accrued earnings due shareholders.....	7,209 90
Surplus.....	1,623 03
	<hr/>
Total liabilities.....	\$57,295 68
	<hr/> <hr/>

## POTSDAM SAVINGS, LOAN AND BUILDING ASSOCIATION.

POTSDAM, N. Y.

H. BICKNELL, *President.*R. L. SISSON, *Secretary, pro tem.*

## ASSETS.

Loans on bond and mortgage.....	\$7,225 00
Cash on hand and in bank.....	414 45
Other assets: Office supplies, books and printed matter,	120 00
	<hr/>
Total assets.....	\$7,759 45
	<hr/> <hr/>

## LIABILITIES.

Due shareholders on stock account.....	\$6,348 27
Accrued earnings due shareholders.....	134 49
Due for loans.....	1,200 00
Surplus.....	76 69
	<hr/>
Total liabilities.....	\$7,759 45
	<hr/> <hr/>



SCHENECTADY COUNTY.

SCHENECTADY BUILDING, LOAN AND SAVINGS  
ASSOCIATION.

JOHN J. HART, *Vice-Pres. and Acting Pres.*    STEPHEN H. VISSCHER, *Sec'ty.*

## ASSETS.

Loans on bond and mortgage .....	\$19,200 00
Loans on other securities.....	1,460 00
Cash on hand and in bank.....	2,811 27
Other assets.....	543 65

<b>Total assets</b> .....	<b>\$24,014 92</b>
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## LIABILITIES.

Due shareholders on stock account . . . . .	\$21,813 00
Due for loans . . . . .	984 40
Surplus . . . . .	1,104 52
Dues paid in advance . . . . .	62 00
Other liabilities . . . . .	51 00

<b>Total liabilities.....</b>	<b>\$24,014 92</b>
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## STEUBEN COUNTY.

## AVOCA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

AVOCA, N. Y.

W. W. SMITH, *President.*

JAMES McCALL, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$2,900 00
Cash on hand and in bank .....	358 67
Other assets:	
Books, pass-books, etc., as inventoried .....	59 06
Interest accrued less interest owed.....	3 90

Total assets .....	\$3,321 63
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## LIABILITIES.

Due shareholders on stock account . . . . .	\$2,405 00
Accrued earnings due shareholders . . . . .	129 50
Due for loans . . . . .	384 00
Surplus . . . . .	3 13
Other liabilities: Notes payable . . . . .	400 00
Total liabilities . . . . .	<u>\$3,321 63</u>

## BATH SAVINGS AND LOAN ASSOCIATION.

BATH, N. Y.

ABRAM BEEKMAN, *President.*OTIS H. SMITH, *Secretary.*

## ASSETS.

Loans on bond and mortgage . . . . .	\$6,000 00
Cash on hand and in bank . . . . .	576 55
Total assets . . . . .	<u>\$6,576 55</u>

## LIABILITIES.

Due shareholders on stock account . . . . .	\$5,907 50
Surplus . . . . .	669 05
Total liabilities . . . . .	<u>\$6,576 55</u>

## COHOCTON DIME SAVINGS AND LOAN ASSOCIATION.

COHOCTON, N. Y.

JAMES M. REYNOLDS, *President.*GEORGE P. SNYDER, *Secretary.*

## ASSETS.

Loans on bond and mortgage . . . . .	\$4,047 00
Cash on hand and in bank December 31, 1890 . . . . .	220 09
Other assets: Books . . . . .	125 00
Total assets . . . . .	<u>\$4,392 09</u>

## LIABILITIES.

Due shareholders on stock account . . . . .	\$3,982 00
Accrued earnings due shareholders . . . . .	410 09
Total liabilities . . . . .	<u>\$4,392 09</u>



## CORNING CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

CORNING, N. Y.

FRANK D. KINGSBURY, *President.*LYMAN B. ROBINSON, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$81,850 00
Other assets: Expense account.....	255 50

Total assets .....	\$82,105 50
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## LIABILITIES.

Due shareholders on stock account .....	\$18,588 96
Accrued earnings due shareholders.....	10,162 64
Due for loans .....	6,000 00
Surplus .....	4 68

## Other liabilities:

Eleven months' dues paid by stockholders and not transferred to stock account.....	46,958 00
Treasurer's account overdrawn.....	391 22

Total liabilities .....	\$82,105 50
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## HORNELLSVILLE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

HORNELLSVILLE, N. Y.

J. WILLIAM NICHOLSON, *President.*WILLIAM S. CHARLES, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$40,900 00
Cash on hand and in bank.....	4,259 82

## Other assets:

Subscription (dues) on stock unpaid .....	208 00
Interest unpaid.....	112 00
Fines unpaid.....	23 21

Total assets .....	\$45,503 03
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LIABILITIES.

Due shareholders on stock account .....	\$44,593 76
Accrued earnings due shareholders.....	821 27
Other liabilities :	
Treasurer's salary unpaid.. .....	6 25
Secretary's salary unpaid.....	68 75
Auditing committee salary'.....	3 00
Tax banking department .....	10 00
Total liabilities.....	<u>\$45,503 03</u>

WAYLAND DIME SAVING AND LOAN ASSOCIATION.

WAYLAND, N. Y.

GEORGE NOLD, *President.*

C. C. TINKER, *Secretary.*

ASSETS.

Loans on bond and mortgage .....	\$15,105 00
Cash on hand and in bank .....	893 93
Other assets : Due on bond and mortgage previous to December 31, 1887.....	11,783 00
Total assets .....	<u>\$27,781 93</u>

LIABILITIES.

Due shareholders on stock account . .....	\$23,275 54
Accrued earnings due shareholders.....	600 00
Due for loans .....	700 00
Surplus.....	3,206 39
Total liabilities.....	<u>\$27,781 93</u>

ULSTER COUNTY.

HOME CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.  
OF THE CITY OF KINGSTON.

RONDOUT, N. Y.

A. H. MAMBERT, *President.*

LAMBERT J. DuBois, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$15,200 00
Cash on hand and in bank .....	1,763 28 .
Other assets: Unpaid dues.....	52 60
Total assets.....	<u>\$17,015 88</u>



LIABILITIES.

Due shareholders on stock account.....	\$12,855 00
Due for loans .....	1,462 00
Surplus .....	2,698 88
Total liabilities.....	<u>\$17,015 88</u>

WARREN COUNTY.

GLENS FALLS SAVINGS AND LOAN ASSOCIATION.

GLENS FALLS, N. Y.

RUSSELL A. LITTLE, *President.* CHARLES H. CARSON, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$20,167 29
Cash on hand and in bank.....	347 79
Total assets.....	<u>\$20,515 08</u>

LIABILITIES.

Due shareholders on stock account.....	\$14,674 75
Accrued earnings due shareholders, dividends... ..	194 05
Surplus .....	2,721 28
Bills payable.....	2,925 00
Total liabilities.....	<u>\$20,515 08</u>

WAYNE COUNTY.

WAYNE BUILDING LOAN AND ACCUMULATING FUND  
ASSOCIATION.

PALMYRA, N. Y.

GEORGE R. BROWN, *President.* FRANK H. HALE, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$175,655 00
Loans on other securities.....	1,391 89
Cash on hand and in bank.....	3,410 61
Furniture and fixtures .....	800 00
Other assets: Sundry items.....	238 92
Total assets.....	<u>\$181,496 42</u>

LIABILITIES.

Due shareholders on stock account .....	\$148,169 03
Accrued earnings due shareholders.....	10,804 74
Due for temporary advances.....	19,100 00
Surplus .....	2,833 48
Other liabilities:	
Sundry items ... ..	411 69
Due attorney.....	177 50
Total liabilities.....	<u>\$181,496 42</u>

WESTCHESTER COUNTY.

HOME BUILDING AND LOAN ASSOCIATION.

MOUNT VERNON, N. Y.

THOS. W. DALE, *President.*

A. M. COLVIN, *Secretary.*

ASSETS.

Loans on bond and mortgage.....	\$123,200 00
Cash on hand and in bank.....	95 77
Furniture and fixtures .....	103 75
Total assets.....	<u>\$123,399 52</u>

LIABILITIES.

Due shareholders on stock account.....	\$108,267 17
Accrued earnings due shareholders*..	
Due for loans, bills payable.....	2,500 00
Surplus earnings undivided.....	12,632 35
Total liabilities.....	<u>\$123,399 52</u>

THE MAMARONECK CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

MAMARONECK, N. Y.

LEVERETT M. WHITE, *President.*

CHARLES M. BAXTER, *Secretary.*

Annual report states no business transacted in 1890.

\* Earnings not credited annually but kept in surplus.



# NEW ROCHELLE CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

NEW ROCHELLE, N. Y.

JOS. T. BROWN, *President.*

GEO. F. FLANDREAUX, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$19,400 00
Cash on hand and in bank .....	2,697 00
Furniture and fixtures .....	65 00
Other assets:	
Stationery, books, etc. ....	77 81
Due from members .....	525 36
Total assets .....	<u>\$22,765 17</u>

## LIABILITIES.

Due shareholders on stock account .....	\$20,820 00
Accrued earnings due shareholders, net. ....	1,710 11
Surplus .....	121 75
Other liabilities .....	21 06
Overpaid by members .....	92 25
Total liabilities .....	<u>\$22,765 17</u>

# PEEKSKILL CO-OPERATIVE BUILDING, SAVINGS AND LOAN ASSOCIATION.

PEEKSKILL, N. Y.

G. W. ROBERTSON, *President.*

G. W. RICHMOND, *Secretary.*

## ASSETS.

Loans on bond and mortgage .....	\$325 00
Cash on hand and in bank .....	611 46
Other assets .....	84 14
Dues unpaid .....	25 00
Total assets .....	<u>\$1,045 60</u>

## LIABILITIES.

Due shareholders on stock account .....	\$1,021 00
Surplus .....	24 60
Total liabilities .....	<u>\$1,045 60</u>

## THE TUCKAHOE HOME BUILDING AND LOAN ASSOCIATION.

TUCKAHOE, N. Y.

CHAS. R. DUSENBERRY, *President.*C. C. HODGMAN, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$4,200 00
Cash on hand and in bank.....	1,950 29
Furniture and fixtures .....	124 74
	<hr/>
Total assets.....	\$6,275 03
	<hr/> <hr/>

## LIABILITIES.

Due shareholders on stock account.....	\$6,109 00
Accrued earnings due shareholders.....	166 03
	<hr/>
Total liabilities.....	\$6,275 03
	<hr/> <hr/>

## WHITE PLAINS BUILDING AND LOAN ASSOCIATION.

WHITE PLAINS, N. Y.

DAVID CROMWELL, *President.*S. C. MILLER, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$12,050 00
Cash on hand and in bank.....	2,015 85
Furniture and fixtures .....	137 00
	<hr/>
Total assets .....	\$14,202 85
	<hr/> <hr/>

## LIABILITIES.

Due shareholders on stock account. ....	\$13,789 00
Accrued earnings due shareholders.....	396 35
Other liabilities.....	17 50
	<hr/>
Total liabilities .....	\$14,202 85
	<hr/> <hr/>



## YONKERS' BUILDING AND LOAN ASSOCIATION.

YONKERS, N. Y.

E. UNDERHILL, *President.*S. HAYWARD, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$57,500 00
Cash in bank.....	3,171 83
Furniture and fixtures .....	343 73
Other assets :	
Interest, premiums and fines due .....	81 58
Subscriptions on shares due .....	693 00
Total assets.....	<u>\$61,790 14</u>

## LIABILITIES.

Due shareholders on stock account .....	\$56,210 00
Surplus.....	5,580 14
Total liabilities.....	<u>\$61,790 14</u>

## YATES COUNTY.

## HOME SAVINGS AND LOAN ASSOCIATION.

PENN YAN, N. Y.

GEORGE C. SNOW, *President.*JNO. B. CRAMER, *Secretary.*

## ASSETS.

Loans on bond and mortgage.....	\$3,125 00
Cash on hand and in bank.....	76 65
Total assets.....	<u>\$3,201 65</u>

## LIABILITIES.

Due shareholders on stock account.....	\$2,219 74
Accrued earnings due shareholders.....	364 00
Due for loans .....	617 31
Total liabilities.....	<u>\$3,201 65</u>

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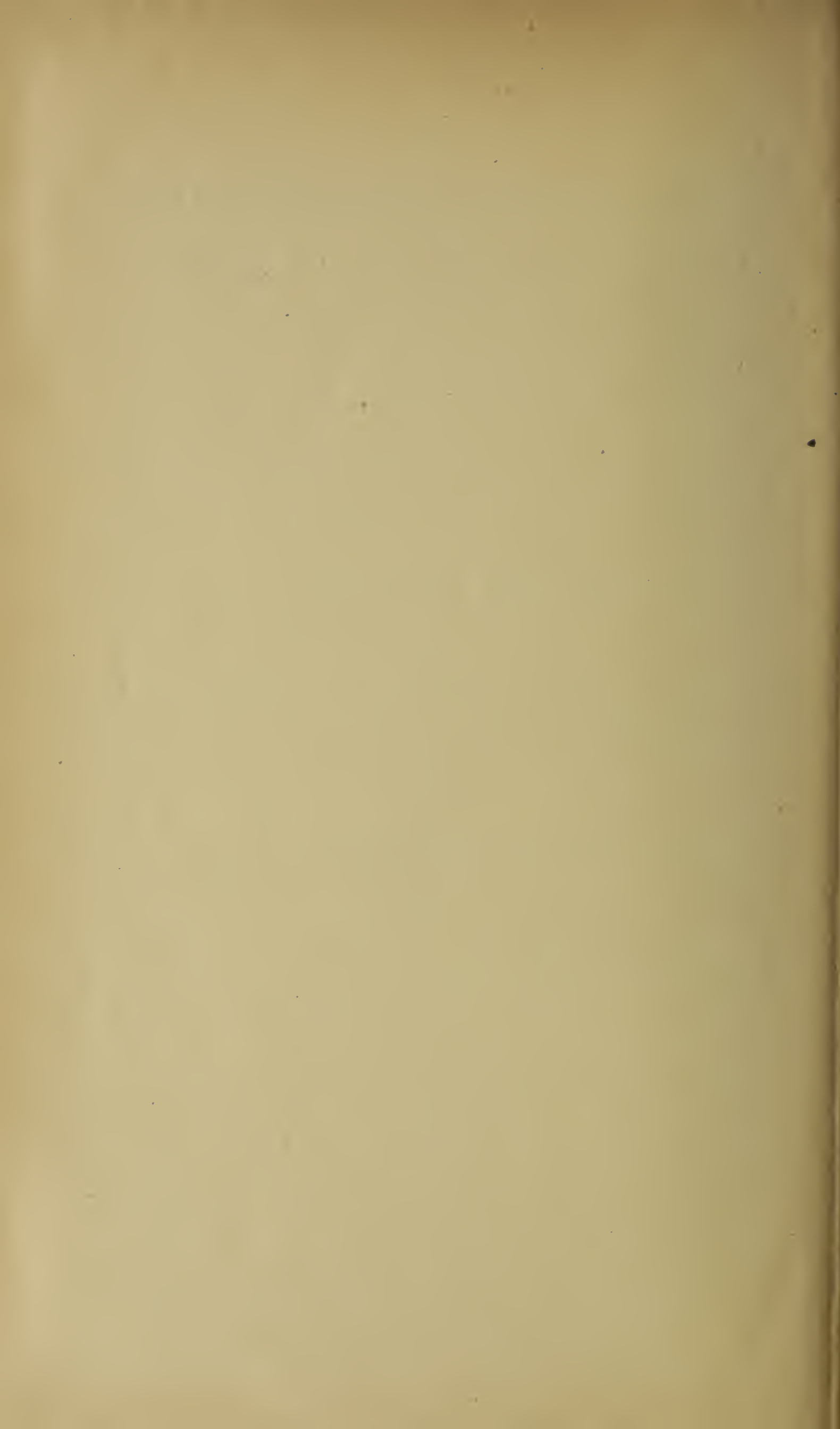
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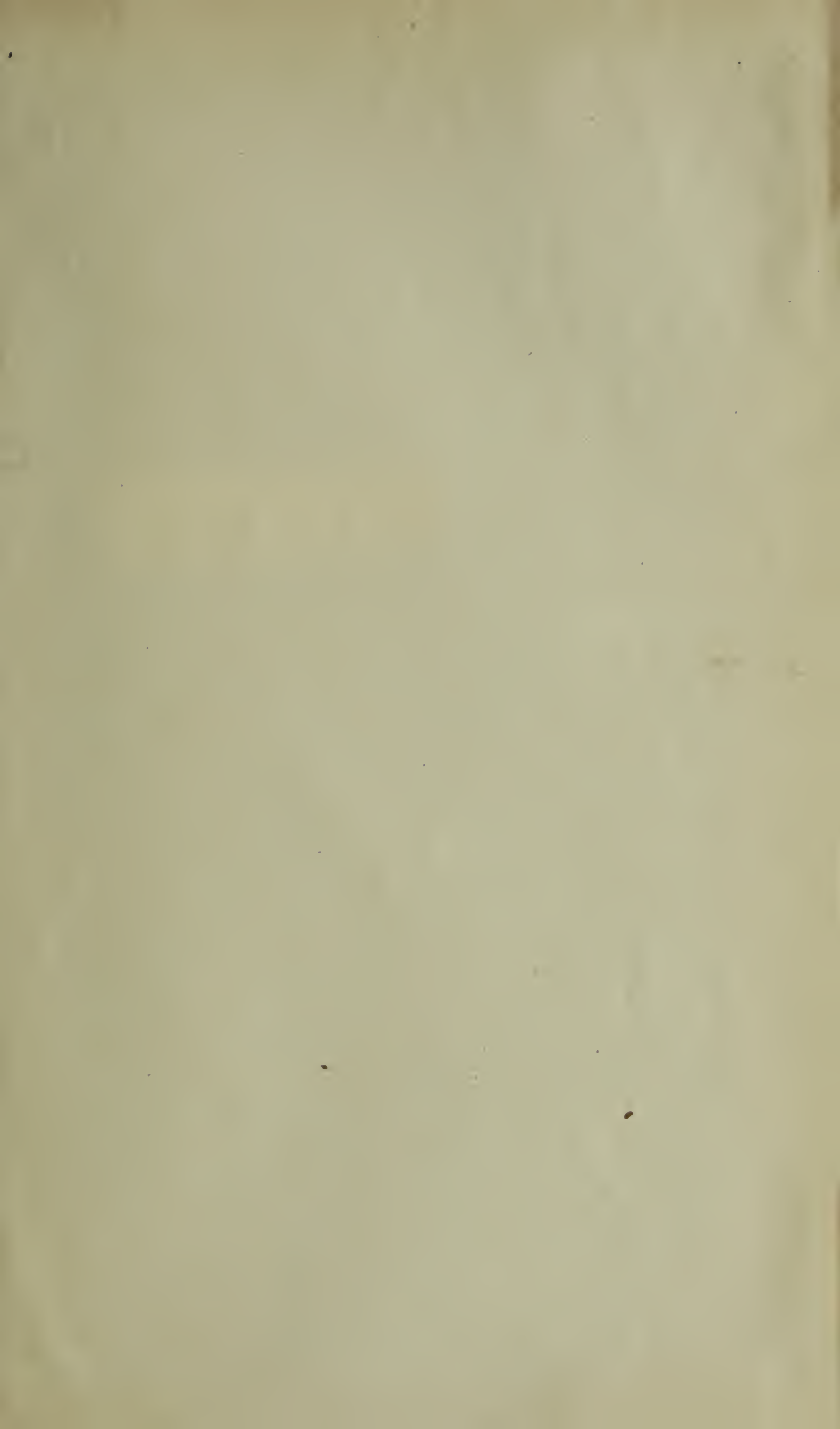






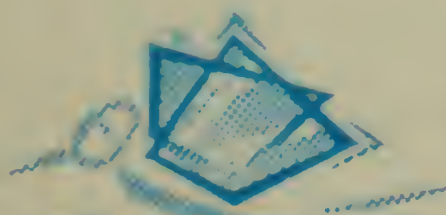








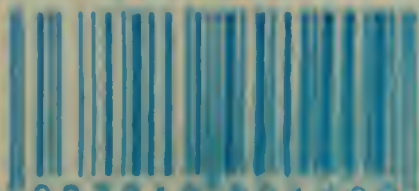




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